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Feed the Future (FTF) Institutional Mapping and Assessment

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INTRODUCTION AND METHODOLOGY

Introduction

USAID/Ghana engaged the Africa LEAD team to conduct a mapping of the key actors operating in the Ghanaian agricultural landscape to better understand Ghana's institutional landscape and capacities; as a prerequisite for initiating the capacity development component of the Feed the Future (FTF) Initiative's support for modernizing Ghana's agricultural sector. More specifically, USAID/Ghana requested that the team conduct a mapping of the landscape and complete Institutional assessments of public, private, agricultural research and civil society organizations according to their importance as drivers of the results expected from USAID-Ghana's investment in Feed the Future.

Methodology

Two key questions served as the basis of the FtF mapping and assessment exercise.

1. Who are the public, private, agricultural research and civil society organizations that are important to the delivery and sustainability of the FtF initiative and how are their core product / service areas aligned with FtF objectives?

A large number of institutions were mapped, but this does not represent the complete list, especially the NGOs and private sector. The large sample size is representative of the group and allows for overarching issues to surface and be validated.

2. What are the capacity needs of each institution in supporting the FtF initiative?

The team conducted a high-level assessment of each institution reviewing its mission and governance, service delivery, planning and management, human resource capacity, financial management, external networks and sustainability. A standardized approach was utilized to maintain uniformity in the analysis and scoring.

The large multinational development institutions such as ACDI/VOCA, Catholic Relief Services, CARE, IFDC, Technoserve and specific private sector entities were mapped, but not scored due to the recognition that they already have relatively strong capabilities and the funding to enhance their own skills and internal systems and structures, when needed.

FtF Institutional Mapping																	
NGO	Increased Productivity				Increased Market Access					Enabling Environment					Institutional	Footprint	
	Extension	Credit	Research	Inputs	Post Harvest	Storage	Market Information	SME financing	Market Linkages	Policy	Bsns Dev	PSI	Gender	Nutrition	Coordination	National	Regional
	Busac																
	Botanga Irrigation																
	Centre for Agriculture and Rural Development																
	Center for Sustainable Local Development																
	Savannah Farmers Marketing Company																
	Simili Pong Microfinance Credit																
	Savannah Integrated Rural Development Aid																
	CARE																
Catholic Relief Services																	
ACDEP																	

IFDC																	
AGRA																	
TechnoServe																	
ADRA																	
WFP																	
Farmers Organization Network in Ghana (FONG)																	
Peasant Farmers Association of Ghana (PFAAG)																	
Hunger Alliance																	
FAGE																	
GNAFF																	
GAABIC																	
ECASARD																	
ASNAPP																	
ACDI/VOCA																	
Ministry																	
MOFA Northern Regional Director																	
MOFA Extension																	
MOFA PPMED																	
MOFA Engineering																	
MOFA WIAD																	
MOFA Youth in Ag																	
Ministry Trade and Industry																	
Ministry of Finance																	
Lands Commission																	
ADB																	
SADA																	
Education/Research																	
SRI Soil and Water Management																	
Un. Of Ghana, College of Agriculture & NRM																	

Nuclear Agriculture Research Institute (BNARI)																	
of the Ghana Atomic Energy Commission																	
WACCI																	
UDS School of Agriculture																	
Private Sector																	
Premium Foods																	
3K and A																	
Ghana Nuts																	
AMSIG																	
Masara N'Arziki																	
Wumpini Agrochemical																	
Candel																	
UT																	
ECOBANK																	
STANBIC																	

OVERARCHING ISSUES

1. Farmers' umbrella/national organizations are very weak with overlapping constituencies competing for the same membership. Linkages within the groups and their partners are very poor and membership is declining as a result of the lack of services and coordination. This overlap of farmer APEX bodies is a challenge for constructive and effective capacity building. Examples include: FONG, GNAFF, PFAG (Peasant), APFOG (Apex)
2. NGOs by design have "activity" based business models versus "program" models meaning their budgets fluctuate based on the duration of the activities. The more sustainable NGOs have a larger number of partners to balance out their cash flow. Smaller NGOs struggle with overhead issues to maintain quality staff; and their budgets are too small to support business development activities.
3. Institutional coordination and linkages are limited within a cluster of several organizations at best due to their complementary services and relationships. The activity based business model and donor funds put the recipient institutions in a competitive position outside those they partner with.
4. There are a number of Ministries with programs and activities engaged in the development of the agriculture sector outside of MOFA. These include MOTI, MOFAP, MORDLG and research and development institutions with questionable coordination and linkages.
5. The necessary tools (human capital and technology) are extremely lacking to:
 - a. Assemble and analyze data; and
 - b. Develop and implement performance monitoring plans.
 - c. Conduct policy analysis, develop recommendations and communicate with key stakeholders earlier enough in an initiative's history to ensure impact

Having access to the necessary data and information to support appropriate and effective policy analysis, decision making, and planning is extremely important -- especially for PPMED, MOFAP and umbrella organizations in a time of resource constraints. There are significant M & E, knowledge management, policy analysis and communication challenges within MOFA and institutions overall to track outputs and outcomes and measure impact to guide policy making and strategic planning.

6. Most of the public, private and nonprofit organizations operating in the agriculture landscape depend on extension officers (public or private) at the district level to serve as the primary interface with the farmer. More specifically, WIAD, Youth in Agriculture, input dealers, and development partners work through the extension workers to transfer skills and knowledge to the farmers. Anecdotal evidence suggests that for some FBOs, donors and private companies often have to wait their turn to interface with the same group of farmers.
7. The need for improved access to mechanization and maintenance ran through all institutional groups. The size of the small holder production base is driven primarily by the size of their labor force. Expansion of the small holder production base is directly linked to improved access to appropriate mechanization and maintenance services.

The need for storage/grain warehousing facilities was a common theme raised by the institutions. There is a current deficit of grain warehousing facilities now. As yields and the production base expands, so does the need for the facilities to store the grain as well.

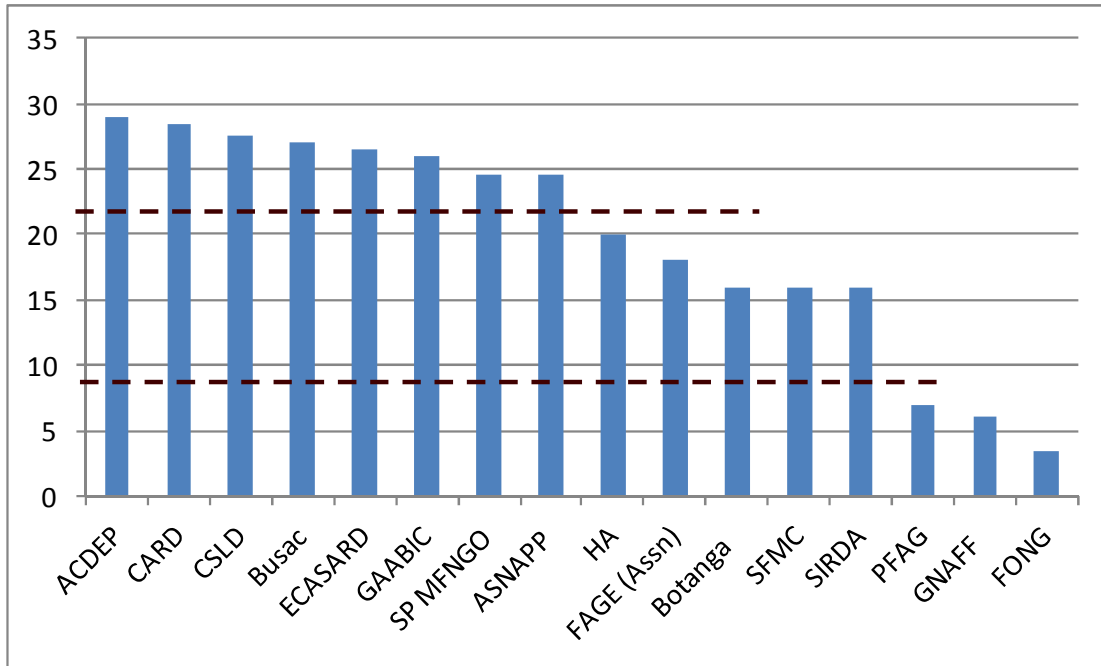
8. Disputes are increasing between the private sector and institutions (public and private) across the value chain. Disputes will continue to increase with the increasing move towards food security and commercialization.
9. Access to affordable financing remains a critical issue.

Institutional Assessment Scoring								
NGO	Mission Governance	Service Delivery	Planning Mgmt	HR Skills	Financial Mgmt	External Network	Sustainability	Total Score
Association of Church Development Project	4.5	4	4.5	3.5	4	4.5	4	29
Centre for Agriculture and Rural Development	4.5	4.5	4.5	3	4	4	4	28.5
Center for Sustainable Local Development	4.5	4	4	3.5	3	4.5	4	27.5
Busac	4	2.5	3.5	4	4.5	4.5	4	27
ECASARD	3.5	4	4	3	4	4	4	26.5
GAABIC	4	4	4	3	4	4	3	26
Simili Pong Microfinance Credit	4	4	4	2.5	3.5	3.5	3	24.5
ASNAPP	3.5	3.5	3	2.5	3.5	4	4.5	24.5
Hunger Alliance	4	3	2.5	2.5	2	4	2	20
FAGE (Assn)	3.5	1	3.5	2	4	3	1	18
Botanga Irrigation	3	3	2.5	1.5	1.5	2.5	2	16
Savannah Farmers Marketing Company	2	2.5	1.5	1.5	2.5	4	2	16
Savannah Integrated Rural Development Aid	2.5	3	1.5	1.5	1	4.5	2	16
Peasant Farmers Association of Ghana (PFAG)	1	1.5	1	0.5	1.5	1	0.5	7
GNAFF (Farmer Assn)	1	1	1	0.5	0.5	1.5	0.5	6
Farmers Organization Network in Ghana (FONG)	0.5	1	0.5	0.5	0	0.5	0.5	3.5
Ministry								
Ministry of Finance	5	1.5	4	2.5	4	4.5	5	26.5
Lands Commission	4	2.5	3	3	4	4.5	4	25
MoFA Northern Regional Director	4	2	3.5	2.5	2.5	4	4	22.5
MoFA Engineering	5	2	3.5	3	2	3	4	22.5
ADB (Ag Division)	4	2	3	2.5	3	3	4.5	22
Ministry Trade and Industry	3	2.5	3	2	3	4	4	21.5
MoFA Extension	4	1.5	2.5	2	3	4.5	3	20.5
MoFA PPMED	4	1	2	1	2.5	2.5	3	16
MoFA WIAD	1	3	1	1.5	0.5	4	2.5	13.5

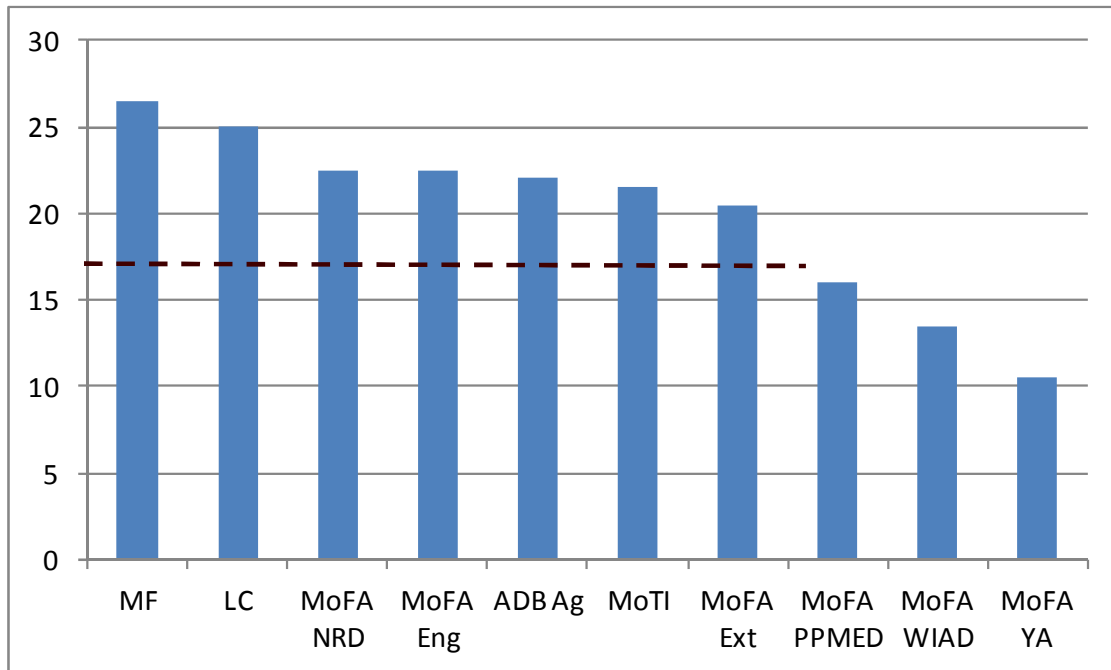
NGO	Mission	Service	Planning	HR	Financial	External		Total
	Governance	Delivery	Mgmt	Skills	Mgmt	Network	Sustainability	Score
MoFA Youth in Ag	2.5	1.5	1.5	1.5	0.5	1.5	1.5	10.5
Education/Research								
UDS School of Agriculture	4.5	4	4	3	4	2.5	4	26
SRI Soil and Water Management	4.5	4	4	4.5	4	3	3	27
University of Ghana Ag & NRM	4.5	4	4	4.5	4	3.5	4	28.5
Nuclear Agriculture Research Institute (BNARI)	4.5	4	4	4.5	4	3.5	4	28.5
West African (WAACI)	4.5	5	4	4.5	4	4.5	4	30.5

INSTITUTIONAL ASSESSMENT SCORING

NGOs



Ministries



MODELS THAT WORK

Model: *Example of a small “farmers union” of 10 FBOs that have a sense of purpose and structure and produce a variety of demand driven crops of high value. The sustainability of the farmers Union and irrigation scheme is supported by the Ghana Irrigation Development Authority scheme manager and anchor tenant Solar Harvest.*

I. Botanga Farmers Marketing and Cooperative Society

Botanga Farmers Marketing and Cooperative Society is located at the Botanga Irrigation Scheme. This is a Union of FBO's (7 Executive Members) made up of 10 farmer FBOs with 528 member farmers. They have 450 ha's under irrigation-- 240 ha's of rice and 210 ha's of vegetables (okra, pepper and onion) under production.

Operations

1. Irrigation Management-- Water is disbursed and managed from the laterals that feed from two main canals.
 - a. There are irrigation “block leaders” with 2 to 4 irrigation laterals.
 - b. Each lateral has a “lateral leader” that manages their water use and receives the water user fees.
2. “Maintenance Team” is in place for routine maintenance and upkeep. The maintenance team includes Ghana Irrigation Development Authority (GIDA) and the Union of Farmers providing labor.
3. Market women from 17 local communities and as far as Kumasi come to the irrigation sites and meet with the Farmers Union “Market Committee” to negotiate price.

Sustainability

1. Solar Harvest is a commercial entity that is moving into the Botanga Irrigation scheme to go into production (initially 230 ha's) that will serve as the anchor tenant to provide technology transfer, agricultural best practices and market linkages.
2. Strong partners in MiDA and GIDA

Impact

1. Irrigated agriculture is improving the livelihoods of the farmers. Farmers now have motor bikes for transport and metal roofs can now be seen on their homes.

Model: CARD provides a good example of a small NGO that understands their operational risks and manages them accordingly. Additional Revenue— they earn revenue through the sale of their grain stocks when prices are high that covers the cost of their staff and reduces their financial vulnerabilities. Loan Defaults— They only work with small farmer groups outside a 200 km radius of Tamale and provide the necessary technical support and inputs at the right time where loan default rates are some of the best in the country. 2010 MiDA program had zero loan defaults.

II. Centre for Agriculture and Rural Development (CARD)

CARD is a microfinance NGO established in Tamale in 1998. This year (2012) working with 3,579 farmers on an approximate USD \$1.5 million budget. Demand for services is high. CARD offers three main microfinance products:

1. Agricultural Crop Cashless Finance-- FBOs are given loans in the form of inputs and services such as plowing and threshing services, fertilizers (basal and top-dressing), certified seed, agro-chemicals rather than cash.
2. Inventory Credit (Grain banking)-- Provides post-harvest credit using stored crops as security for the credit. Clients may receive a loan of about 75-80% of the prevailing value of the stored produce.
3. Agro-Processing/Foodstuff Trading Business-- The supply of farm produce as credit to various urban and peri-urban agro-processors and traders. These are traders with small capital but who offer crucial services such as the provision of processed raw foodstuff or cooked food in the ever-growing urban population. .

Complementary Services:

- Interact with loan applicants during the business plan screening session.
- Provide technical advice to farmers during the crop cycle.
- Ensure that tractor and plowing services are available at the right time.
- Provide post harvest management and marketing services.

Results/Achievements (MiDA Program)

- 2010 loan repayments had a 100% recovery rate.

Sustainability

1. Do not work with farmers within 200 km's of Tamale
2. Work with small groups of farmers
3. CARD business (earns 1% on loans repaid) and hold/store their grain repayments until optimum pricing. (30% to 40% of portfolio) Selling grain at much higher prices covers the cost of salaries.
4. Savings (10% of portfolio)
5. Strong partners in ADB, AGRA and MiDA

Model: *Masara N’Arziki provides a good example of a large farmer association made up of small farmer groups that has a sense of purpose and structure and a strong commercial base business model. The farmer association has strong partners that are in a position to provide the necessary management, technology transfer and oversight. Farmer members receive the necessary technical support and inputs at the right time where loan default rates small and yields are high.*

III. Masara N’Arziki Farmers Association (MAFA)

The Masara N’Arziki Farmers Association (MAFA) is the result of the Industrial Maize Program initiated in 2005 by Wienco (Ghana) Limited in partnership with YARA and the Africa Enterprise Challenge Fund which established the Ghana Grains Partnership and eventually gave rise to Masara N’Arziki in 2009.

Masara N’Arziki aims at ensuring easy access to affordable credit in the form of high quality inputs, appropriate training of maize farmers for higher productivity, group marketing to obtain better prices, guaranteed markets for members and providing a model for sustainable farmer credit schemes.

The program package consists of the provision of fertilizers, hybrid seeds, herbicides, insecticides, spraying equipment, innovative farm implements and technical advisory and training services to farmers on credit—*strong presence throughout production and marketing cycles.*

Operations

1. 3rd year of operations with 4,000 members in 3 regions with production base of 15,000 acres.
2. Farmers are in groups of 5 to 10 members.
3. Looking to double membership by next season.
4. A GPS system is in place where managers track vehicles and monitor service delivery.
5. In 2010 repayment was approximately 85% and this year repayment is expected to be approximately 95% as a result of the expanded field presence.

Sustainability

1. Strong commercial oriented business model
2. Work with small groups of farmers
3. Strong committed partners
 - a. Yara Ghana Ltd.
 - b. Wienco Ghana Ltd.
4. Technical support and assistance throughout production and marketing cycles
5. Best practices technology transfer
6. Input and market linkages
7. Improved yields

INSTITUTIONAL CHALLENGES / CAPACITY BUILDING NEEDS

Institution	Funding	Systems	Training	Technology	Infrastructure	Mechanization and Logistics
Ministry	<p>Capital infusion for programs</p> <p>Research and development</p> <p>Project funding</p> <p>Travel expenses associated with institutional inter-ministerial and FtF stakeholder meetings for information sharing and collaborations</p>	<p>Performance monitoring system to understand benefit/impact of programs</p> <p>Systems and structures for interfacing between regions and districts especially for extension and FBO based support</p> <p>Develop platform for new ideas and safe haven for this to happen</p> <p>Communication strategy for District level offices</p> <p>HR system that recognizes and awards</p>	<p>Performance monitoring design and data collection, analysis and dissemination</p> <p>Policy analysis</p> <p>Cross-sector/strategic collaborations</p> <p>Innovations in agricultural financings</p> <p>Knowledge management</p> <p>Communications</p> <p>Grain standards</p> <p>Cell phone technology</p> <p>Weather forecasting</p> <p>Crop insurance</p> <p>Cashless systems for inputs</p> <p>Business financial management</p> <p>District Assemblies and Officers need training in gender responsive</p>	<p>Cell phone technology for disseminating information</p> <p>Solar powered hardware (field)</p> <p>Hardware and software for data collection and analysis</p> <p>Post harvest processing/storage</p> <p>GPS systems</p> <p>Weather forecasting technology</p> <p>Quality seeds</p>	<p>Office space and furnishings</p> <p>Water management and irrigation systems</p> <p>Post harvest infrastructure</p> <p>Processing</p>	<p>Mobility for outreach</p> <p>Fuel for motorbikes</p> <p>Tractor services</p>

		good performance NRM Crop Insurance Demand driven research and development Knowledge management Succession planning	budgeting Training on emerging issues and technology			
	Funding	Systems	Training	Technology	Infrastructure	Mechanization and Logistics
NGO	Variation in revenue streams Overhead challenges —impacts ability to retain quality staff, and expand operations and business development Design fee for service systems where appropriate	Financial management systems Development of Outreach Strategy Performance monitoring system to understand benefit/impact of programs Knowledge management systems Develop platform for new ideas and	Business/financial management Market development Delinquent loan management and early detection systems on how to mitigate loan delinquency/default Advocacy Grant/proposal writing Training in performance monitoring design and data collection, analysis and dissemination	Solar powered hardware (field) Hardware and software for data collection and analysis Data gathering tools such as mobile phones GPS systems Quality seeds Upgrade computer technology Electronic loan tracking system and training Computers	Grain storage facilities and complementary equipment	Tractor services with appropriate equipment and implements Mobility for outreach

		safe haven for this to happen Training modules appropriate to needs of clientele Information collection and dissemination NRM External network / communication strategies Governance Organizational Structures	Governance Workshops and learning events for NGOs Accessing media and designing messages to disseminate information on educational programming and best practices Grain standards Behavior change Cell phone technology Financial Sustainability – earned income	need to be networked		
	Funding	Systems	Training	Technology	Infrastructure	Mechanization and Logistics
FBO	Variation in revenue streams Design fee for service systems where appropriate	Governance and organizational structure Service delivery Planning and management HR Systems	All systems Business/financial management Market development Advocacy Equipment maintenance and servicing PH best practices	Cell phone technology for disseminating information Quality seeds	Grain storage facilities and complementary equipment	Tractor services with appropriate equipment and implements Mobility for outreach

		and required skills Financial management External network / communication strategies NRM Soil fertility and testing	Accessing media and designing messages to disseminate information on educational programming and best practices Grant proposal writing Grain standards Cell phone technology			
	Funding	Systems	Training	Technology	Infrastructure	Mechanization and Logistics
Education Research	Recruit qualified staff Research Fellowships Design fee for service systems where appropriate	External network / Communication Strategies Distance Learning	Grant/proposal writing Staff In-Service training Training in performance monitoring design and data collection, analysis and dissemination Value chain Analysis Grain standards Behavior change Cell phone technology	Obsolete lab equipment needs to be replaced Grain testing and analysis equipment for ensuring quality Solar powered hardware (field) Hardware and software for data collection and analysis Cell phone technology for disseminating information	Building renovations New classrooms and facilities to support growth	Mobility for outreach
	Funding	Systems	Training	Technology	Infrastructure	Mechanization and Logistics
Private Sector	Access to commercial	Shareholders	Business/financial planning	IT supply chain management	Grain storage facilities and	Tractor services with appropriate

	<p>credit at competitive terms</p> <p>Access to revolving loan funds or credit guarantees to reduce risks associated with agricultural financing</p> <p>Bridge loans to nurture companies to profitability</p>	<p>Agreements</p> <p>HR plan with job descriptions and SOPs for performance evaluation processes and career ladder strategy</p> <p>Streamlining and developing SOPs for administrative processes</p> <p>NRM systems in the areas of recycling water and increasing soil organic matter</p>	<p>Staff training in capacity areas they serve-- staff training versus farmer training where knowledge transfer takes place in field in service delivery</p> <p>Training in processing technology and techniques in milling of grain</p> <p>Grant proposal writing</p> <p>Equipment maintenance and servicing</p> <p>Social programming to develop farmer clients' capacity</p> <p>Grain standards</p> <p>Cell phone technology</p> <p>PH best practices</p>	<p>systems</p> <p>New milling processing equipment to expand production</p> <p>Solar energy technology for charging mobile phones</p> <p>Grain testing and analysis equipment for ensuring quality</p> <p>Computer software for data management</p> <p>Cell phone technology for disseminating information</p>	<p>complementary equipment</p>	<p>equipment and implements</p> <p>Transport/trucks to support timely transportation of raw materials</p>

CAPACITY BUILDING RECOMMENDATIONS

1. Institutional capacity building for non-profits should be prioritized around core organizational development/management needs. In rough order of priority, these needs include: financial management, results-based management and reporting (strategic planning and monitoring and evaluation), procurement practices (?), fundraising and financial sustainability, and human resource management/administration, including the development of standard operating procedures, personnel systems and training plans.

General capacity needs can be addressed through workshops to build knowledge and skills, e.g., a monitoring and evaluation workshop for all USAID-funded NGOs, but should be followed up with direct technical assistance to develop strategies, plans and systems. Support budgets/grants should include funds for capacity strengthening (based on individual assessments and needs).

2. Conduct in-depth assessments for all organizations that will receive USAID support. The Africa Lead capacity assessment reviewed a significant number of organizations in a relatively short period of time. The overview mapping and assessment process was useful for identifying overall and general needs; however, in-depth capacity assessments should be conducted for all organizations for which USAID will provide program support. These assessments should do the following:
 - Identify detailed and specific organizational and programmatic strengths and weaknesses;
 - Prioritize needed areas of improvement as a basis for designing tailored capacity improvement plans;
 - Develop a baseline of each organization's capacity metrics that can be used for guiding assistance and for measuring and reporting subsequent capacity improvement (institutional strengthening).
3. Sustainability analysis and support should be addressed from the program's outset. Each supported NGO should be provided assistance to develop a sustainability plan to reduce the current over-reliance on activity-based business models. Sustainability plans should address cost structure and overhead, the use of management staff for fundraising, and build skills in fundraising.
4. Capacity development needs for public sector entities should include a focus on inclusive stakeholder dialogue and partnership, and on building a capacity in managing for development results. Particular capacity building needs should include the following: statistical data collection and analysis; policy formulation and implementation; strategic planning/results management/monitoring and evaluation; and stakeholder outreach and management (including facilitation skills, meeting management). Capacity needs of non-profit institutions and government somewhat differ and should not be addressed by a one-size-fits-all approach.
5. There is a need to increase the voice and influence of civil society groups involved in the food security sector, particularly organizations that can effectively advocate on behalf of farmers. This will require identifying and supporting representative institutions and building their skills in constituent mobilization and management, and in advocacy (in addition to organizational management skills such as financial management and monitoring and evaluation). Such groups should play a role in influencing the programs and policies of local and national government, including participating in the CAADP process.

6. Capacity initiatives to support Ghana's public agencies, such as the PPMED, should be implemented in consideration of the principles of the Paris Declaration on Aid Effectiveness. The goals of Paris Declaration include promotion of government ownership of development programs; alignment of donor programs with host country initiatives; and a commitment to results based-management, including mutual accountability for program funding and results.

Mutual accountability suggests that, in a true development partnership, there are commitments on both sides of the relationship, and both donors and partner countries should be accountable to each other ('mutual' accountability) for meeting those commitments. To ensure mutual accountability USAID assistance should explicitly relate to the achievement of clear and measurable objectives, and joint progress reviews should be held periodically. In order not to overwhelm any particular agency USAID could consider prioritizing and sequencing assistance against mutually developed benchmarks of progress.

OVERARCHING ISSUES RECOMMENDATIONS

10. Farmers' umbrella/national organizations are very weak with overlapping constituencies competing for the same membership. Linkages within the groups and their partners are very poor and membership is declining as a result of the lack of services and coordination. This overlap of farmer APEX bodies is a challenge for constructive and effective capacity building. Examples include: FONG, GNAFF, PFAG (Peasant), APFOG (Apex)

Recommendation(s)

- a. This suggests an urgent need to revamp the institutions, or engage at the regional/district level or around sector/value chains to ensure greater connectivity between the members and their organization where advocacy and services are member driven with greater leadership accountability.
11. NGOs by design have “activity” based business models versus “program” models meaning their budgets fluctuate based on the duration of the activities. The more sustainable NGOs have a larger number of partners to balance out their cash flow. Smaller NGOs struggle with overhead issues to maintain quality staff; and their budgets are too small to support business development activities.

Recommendation(s)

- a. There is a need to strengthen the institutional business model through financial management planning where a portion of their revenue stream is achieved through earned income and fee for service systems as appropriate to obtain greater financial sustainability.
12. Institutional coordination and linkages are limited within a cluster of several organizations at best due to their complementary services and relationships. The activity based business model and donor funds put the recipient institutions in a competitive position outside those they partner with.

Recommendation(s)

- a. With the growing interest in FBOs in the North, there are a plethora of organizations, donors and private organizations looking to work with or working with the same group of farmers. This suggests an urgent need for coordination at the district level.
 - b. There is a need to support the emergence of working groups or sector working groups at the District level, regional level or on a value chain basis with all the institutions present.
 - i. This coordination should be facilitated by the Regional Ministry of Food of Agriculture and/or Regional Coordinating Council. A matrix should be maintained at the District and Regional level that lists all the projects being implemented by public, private and nonprofit organizations.
13. There are a number of Ministries with programs and activities engaged in the development of the agriculture sector outside of MOFA. These include MOTI, MOFAP, MORDLG and research and development institutions with questionable coordination and linkages.

Recommendation(s)

- a. There is a need to reemphasize the CAADP Steering Committee's role in inter-ministerial and institutional coordination with MOTI, MOFAP, Local Government, Science and Tech and other related ministries in an integrated and coordinated approach to the development of the agricultural sector. Improved coordination between Ministries is extremely important for the Extension service that is now under the District Assembly through the Ministry of Rural Development and Local Government.
 - i. For this program, the emphasis for supporting CAADP's role should be primarily at the sub-national level (regions and districts), although some policy advocacy and coordination at a national level will be required.
 - b. The existing steering committees and round-tables are not effective, and need to be revamped and strengthened to focus on information dissemination and specific issues in which the members are "invested" and can effectively engage in to achieve results. There may be an opportunity for external support to strengthen the existing committees and create new ones, where appropriate.
14. The necessary tools (human capital and technology) are extremely lacking to:
- d. Assemble and analyze data; and
 - e. Develop and implement performance monitoring plans.
 - f. Conduct policy analysis, develop recommendations and communicate with key stakeholders earlier enough in an initiative's history to ensure impact

Having access to the necessary data and information to support appropriate and effective policy analysis, decision making, and planning is extremely important -- especially for PPMED, MOFAP and umbrella organizations in a time of resource constraints. There are significant M & E, knowledge management, policy analysis and communication challenges within MOFA and institutions overall to track outputs and outcomes and measure impact to guide policy making and strategic planning.

Recommendation(s)

- a. There is a need to support the design and development of a well integrated functional performance monitoring and evaluation system for PPMED with the necessary human resource capacity and technology (hardware and software) where the necessary data and information can be accessed to support appropriate and effective policy analysis, decision making, and planning.
 - b. Consideration could be given to outsourcing components of the system used to collect, store, manage and analyze agricultural statistics when it is cost effective to do so and when capable local institutions exist.
 - c. The technology capacity (hardware and software) needs to be reviewed and supported within key institutions for greater structural performance and effectiveness, coordination and linkages, M&Es and delivery of services.
15. Most of the public, private and nonprofit organizations operating in the agriculture landscape depend on extension officers at the district level (public or private) to serve as the primary interface with the farmer. More specifically, WIAD, Youth in Agriculture, input dealers, and development partners work through the extension workers to transfer skills and knowledge to the farmers. Anecdotal evidence suggests that for some FBOs, donors and private companies often have to wait their turn to interface with the same group of farmers.

Recommendation(s)

- a. Given the dependency of most public, private and nonprofit organizations operating in the agriculture landscape on extension officers at the district level, there is an urgent need to streamline their activities and ensure more effective communication and technology transfer takes place.
 - b. Technology transfer is taking place for the most part through technical field staff provided by the private sector and NGOs to ensure the effective delivery in technology transfer and best practices in their programs. These models should be embraced to strengthen the delivery of much needed extension services through the private sector.
 - c. MiDA's local technical training service providers (TTSP's) have evolved into results based private sector extension service providers with established relationships in the field and need to be integrated into this service delivery area.
16. The need for improved access to mechanization and maintenance ran through all institutional groups. The size of the small holder production base is driven primarily by the size of their labor force. Expansion of the small holder production base is directly linked to improved access to appropriate mechanization and maintenance services.

The need for storage/grain warehousing facilities was a common theme raised by the institutions. There is a current deficit of grain warehousing facilities now. As yields and the production base expands, so does the need for the facilities to store the grain as well.

Recommendation(s)

- a. Identify and develop the appropriate facilities that provide greater access to funding/credit mechanisms to improve the access to the necessary mechanization, post harvest facilities and infrastructure required for the commercialization of the agricultural sector need to be identified and developed.
 - b. Review and integrate MiDA's Agribusiness Centers (grain handling/storage facilities) where appropriate in the development process
17. Disputes are increasing between the private sector and institutions (public and private) across the value chain. Disputes will continue to increase with the increasing move towards food security and commercialization.

Recommendation(s)

- a. There is a need for the emergence of commercial courts at the district level.
18. Access to affordable financing remains a critical issue.

Recommendation(s)

- a. While there are some innovative banks and FNGOs working with support from development partners, there is an urgent need for the Ministry of Finance to create incentives and a policy framework to encourage lending in the sector.

FtF ASSESSEMENTS

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution:	ADB (Agricultural Development Bank)
Legal status:	Wholly owned public institution
Date:	January 11 th 2012
Interviewer:	Ndidi Nwuneli, consultant Africa LEAD
Persons interviewed:	Dr. Henry Shirazu AlHassan, Policy & Strategy Implementation Coordinator, 37 Independence Avenue, Accra
Home office location:	37 Independence Avenue
Type of services offered:	Banking Services
Year established:	1965

Mandate:

The mandate of the ADB has evolved since its inception in 1965 by Act 286. The organization was first conceived as specialized bank for the provision and administration of credit and other banking facilities in the agricultural sector.

In 1970, the Agricultural Development Bank Act, 1970 (Act 352) was passed to broaden the Bank's functions. ADB was granted a full banking license under the Banking Act, 1970 (Act 339).

In 2004, ADB gained a Universal banking license under Banking Act 2004 (Act 673) which removed restrictions on its banking activity, and allowed it to significantly diversify its lending portfolio.

Today, ADB is a universal bank offering full range of banking products and services in retail, commercial, corporate and investment banking. Its business focus is universal banking with development lens.

Under its new leadership the ADB decided to refocus its lending on agriculture, and to explicitly enhance these activities from the low base of 24% of the lending portfolio in 2009 to 40% in 2013.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Financing for the agricultural value chain is a critical component of FtF. ADB is the only public sector financial institution that is focused on lending to companies across the agricultural value chain. Its presence in rural communities and large branch network (90 branches) and its willingness to offer small loans at subsidized rates makes it a key stakeholder.

Overview of Institution (Where does it work, basic organizational structure how many staff):

ADB is a national bank. It has 90 branches across the country. It has 1,200 employees. The CEO is also appointed by the presidency and has a four year term. An executive director reports to the CEO, and executive heads report to the executive director. In addition, there are five functional heads who report to the CEO - Corporate banking, Retail Banking, Development Finance (Agriculture), Transaction Banking & Technology and Asset Finance.

The executive team meets at least once a week.

Since 2009, when the new CEO assumed office, ADB has engaged in a significant restructuring and down-sizing. This process is still on-going.

Governance

ADB has nine Board members who have a four-year term, renewable.

These Board members are appointed by the presidency. The Board meets every month.

The Board has four primary committees:

- Audit & Compliance Committee
- Governance & Risk Management
- Loans and Advances Committee
- Human Resources

It also has a company secretary.

Deloitte & Touche serves as the bank's auditors.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

The Government owns 52% of the ADB, with the remaining 48% held by the Financial Investment Trust on behalf of the Bank of Ghana.

In 2010, ADB had a 1 Billion cedis asset base, and a 536 Million cedis deposit base. The Bank provides loans from its depositor's funds.

In recent years, ADB has not received any donor funding for its operations. However, it is managing a non-sovereign loan of 14M Euros from AFD – the French Development Agency. This loan fund is focused

on rubber plantations. In addition, ADB is engaged in conversations with the German Development Bank regarding to African Agriculture Trades and Investment Facility, valued at Euros 5M loan.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Under its new Managing Director, Mr. Stephen Kpordzih, the organization has experienced a significant turn-around. It also appears that the Board and senior management are extremely engaged in the organization's growth and are focused on driving the agriculture/rural development agenda.

The employee pool is still relatively bloated and given that promotion was based on longevity and not competence, there are still a few senior people in the organization who are not the most suitable and skilled for their roles. However, it is important to note that this is changing.

2. Management systems

The organization has recently invested in upgrading its IT infrastructure, to ensure enhanced communications and interchange between the branches and head office, and to increase transparency of funds management.

b. Financials

ADB has three key challenges related to financing:

Availability of financing remains a major challenge for the ADB. It is required to generate funds for lending purposes and as a result, relies almost exclusively on short-term deposits from customers who utilize its 90 branches. This limits its ability to make long-term loans.

Non-performing loans remain a major concern. In 2011 alone, ADB was compelled to cancel 92 Million Cedis of nonperforming loans. 80% of those loans were agricultural loans. They are clear risks associated with agricultural lending and the bank recognizes the need to improve its ability to assess and minimize those risks. More specifically, it is exploring strategic approaches to minimizing the looming risks of climate change, resulting in changes in rainfall patterns etc. It is also exploring a range of insurance instruments.

Low Equity Base – ADB has a low equity base and is exploring the possibility of taking the company public to raise funds. However, this move will need to go through a lengthy policy and legal process

c. Knowledge Management/ M & E

ADB does not have strong knowledge management and measurement and evaluation systems. This is one of Dr. AlHassan's focus areas, and he is currently working to revamp the systems and structures to enable the institution effectively document its processes and results.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

ADB's primary priority is to make profits and provide dividends to the Bank of Ghana and the Government of Ghana.

Its operations mirror that of a typical bank. Its loan disbursement process is based on some evidence of cash flows, a business plan and collateral.

Agricultural loans are provided at base + 1.75%

Commercial loans are provided at base + 5% to 7%

It offers short-term and long-term loans, but systematically avoids high risk sub-sectors.

4. Accountability to partners

ADB partners with the Ministry of Finance, MOFA, FOA, and IFAD on a case by case basis depending on the key initiatives that either of the organizations is championing.

It has not received any external funding to-date, and as a result, has not actively engaged in reporting to donors.

5. Private sector integration

ADB's customers are private sector companies engaged in all aspects of the agricultural value chain.

6. Financing/sustainability of operations

ADB is financially self-sustaining.

7. Results-Based Management

To-date, apart from key financial indicators, ADB does not have a robust performance measurement system. Dr. AlHassan is currently working to institute these systems and structures.

8. Coordination

ADB does not play any coordination role. However, it sits on the MOFA Tree Crop Policy Group, the Oil Palm Masterplan Technical Group and the CAADP Country Team Steering Committee.

ADB also partners with IFAD, AfDB and ADRA, which provide technical backstopping for ADB. ADRA is compensated on a commission basis.

It has recently submitted a concept note to the Innovation for Poverty Action at Cornell University for further technical support.

9. Capacity Development Needs

Gaps

- **Human Resource Issues:**

- **Staffing** – As noted above, ADB is still slightly overstaffed. It has recently completed a staff audit and on the basis of this audit, the bank will complete further streamlining efforts
- **Restructuring** – Key departments in the Bank still need to be restructured. For example, the Development Finance Department needs to be reorganized with three executive heads – an M & E head, an Agric head – who has three distinct groups reporting to him - livestock, crops and agro processing, and a third head – for special projects
- **Training:** the current staff of the Development Finance unit do not have the requisite skills for their work. They need training in agricultural finance, and key skills for evaluating and managing loans.
- **Systems:**
 - ADB is exploring the option of enhancing its agriculture work by investing in the GIS platform to enable it effectively map and monitor its loans to producers
 - As stated above, its knowledge management and measurement & evaluation systems are relatively weak.
- **Financing:**
 - ADB would benefit from credit guarantees and funding pools for long-term agricultural loans in order to minimize its credit risk and enhance its appetite for agricultural lending
 - It would also benefit from a partnership with an organization that is willing to cross-subsidize or bear the cost for agric insurance, especially since the premiums are so high.

Identify potential scale of impact due to institutional strengthening on the implementation of FtF and its beneficiaries

10. SWOT Analysis

	Strengths <ol style="list-style-type: none"> 1. Long history in agricultural lending 2. Large branch network, with a strong presence in rural communities 3. Strong leadership and commitment to agricultural mandate 	Weaknesses <ol style="list-style-type: none"> 1. Relatively weak staff, even though this is changing. 2. Agric unit is still relatively weak, and needs training, restructuring and technical support 3. Weak knowledge management and M & E 4. Insufficient capital for loans
	Opportunities <ol style="list-style-type: none"> 1. Growing recognition of the importance of agricultural financing 2. Range of development organizations ready to provide funding and insurance support 	Threats <ol style="list-style-type: none"> 1. Stanbic, UT, Ecobank already active in agricultural lending and have access to subsidized loans from development agencies and countries.

DOCUMENTS RECEIVED

- 2010 and 2011 Annual Reports

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution:	ADRA
Legal status:	International Nonprofit
Date:	January 16 th 2012
Interviewer:	Ndidi Nwuneli, Consultant, LEAD Africa
Persons interviewed:	Mr. Asante-Mensah, Director - Agriculture Anthony Augustus Mainoo, Deputy Project Manager, ADRA/MIDA Agric Project,
Home office location:	Accra
Type of services offered:	Partner with donors to implement projects focused on health, agriculture, education and climate change
Year established:	1985 – officially registered

Mandate:

History: The Adventist Development and Relief Agency (ADRA) was established in November 1956 by the

Seventh-day Adventist Church to provide humanitarian relief and welfare.

ADRA seeks to identify and address social distortions and deprivation in developing countries. The agency's work is a representative expression of Seventh-day Adventists' desire to improve the quality of life of those in need.

ADRA invests in the potential of these individuals through community development initiatives in six diverse sectors:

- a. Food Security
- b. Economic Development
- c. Primary Health Care
- d. Basic Education
- e. Disaster Response Preparedness
- f. MiDA AGRIC PROJECT

Role under FtF (link to objectives and outputs of FtF):

Focused on increasing food production, and ensuring that the country is food secure. ADRA has significant experience working with the small farmers, organizing farmers, training them, and helping them access markets.

Overview of Institution (Where does it work, basic organizational structure how many staff):

ADRA's activities are very project driven. As a result, its headcount fluctuates based on the projects it is engaged in at any given time. On the average, it has:

- 100 permanent staff.
- 25 focused on the agriculture sector (Used to have 42 staff)

It currently has five offices, with its head office in Accra. (It used to have 13 field offices for the agricultural office.)

Governance

ADRA has a local Board of Directors, who appear relatively engaged and committed to ADRA.

Structure

The ADRA country director reports to the local Board. The Country Director is assisted by the administrative committee that is composed of the directors of various projects. Each portfolio is headed by a director. The key portfolios at the moment include agriculture, health, microfinance, water sanitation.

The agriculture portfolio has a director, deputy directors and officers from different fields of specialization – agronomists, evaluators, and finance.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

1. According to the 2010 Annual report, ADRA's income was 8.5M Cedis. This income was linked to specific projects, with the MIDA project accounting for 24%, the EC project accounting for 23% and the Global Fund project accounting for 25% of the funds.
2. The 2011 budget was estimated at \$5.7 M for all the programmes
3. ADRA generates a limited amount of earned income (50,000 Cedis) from its own plantation of citrus and mango
4. Its Microfinance programme, which was started with funding from USAID and ADRA International is self sustaining

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

Board

1. ADRA has a local Board, which comprises of professionals from various fields, tied to the programmes. The tenure of the Board is three years, renewable.
2. The Chairman is the head of the Seventh Day Adventist Church in Ghana. Has been the chairman for a long time.
3. 40% of the staff is 7th Day Adventist. By the mandate of the Church, the Country Director of ADRA must always be 7th Day Adventist.

2. Management systems

a. HRD

Each department has a project management committee , composed of the head of department, his deputy, the finance person and representative from the field. The project management committee meets bi-weekly. The head of department sits on the committee of ADRA as a whole.

ADRA engages in a strategic planning process every five years.

It recently shifted its focus from food security to commercialization.

Each project has detailed Implementation plans and IPTT – Performance Indicator Tracking.

The leadership team meets quarterly to review activities.

b. Financial

ADRA already has significant experience with tracking funds sourced from USAID and other funders and has completed USAID's training workshop on financial management.

ADRA has internal auditors to keep the organization on track. It also engages external auditors – Deloitte & Touche, and is visited on a period basis by USAID auditors, US Government Auditors, and the 7th Day Adventist auditors.

3. Program/project design

For all of its projects, ADRA:

- Conducts needs assessment to establish the needs that people have
- Develop interventions in a participatory way
- Conduct a base line
- Mid line survey
- End of project analysis

The overall goal of the current ADRA/GHANA DAP is to enhance food security for 30,000 farmer households (expected beneficiaries of approximately 300,000) in the targeted areas. This goal is being achieved through the following strategic objectives(SOs) and intermediate results(IRs).

SO1. Improved Agricultural production and income;

- IR1. Increased agricultural production,
- IR2. Increased access to markets,
- IR3. Increased access to agric credit,
- IR4. Increased natural resource management practices.

SO2. Improved Health and Nutrition Status;

- IR1. Improved nutrition and preventive health knowledge and practice,
- IR2. Increased access to potable water,
- IR3. Increased access to hygienic sanitation facilities.

Program activities include:

- Supply of agro-inputs on credit,
- Assisting in land preparation,
- Training and provision of agric technical assistance,
- Construction of improved storage facilities,
- Agro-processing,
- Rehabilitation of Farm to market roads,
- Linking farmers to marketing organizations,
- Community tree planting,
- Community education in agric, natural resources management, nutrition and preventive health,
- Construction and management of water and sanitation facilities.

ADRA Ghana on March 3, 2008 signed a contract to serve as the Regional Implementation Consultant for the **Millennium Development Authority Agriculture Project - Afram**. ADRA has the overall responsibility of implementing the *Commercial Development Of Farmer-Based Organization (CDFO)* component of the Commercialization of Agriculture Project in the Afram Basin intervention zone. The CDFO activity is a core part of the US\$547 million Ghana MCA grant from the United States Government.

- Farmer and Enterprise training in Commercial Agriculture.
- Improving access to and use of irrigation facilities to enhance production.
- Improving Post Harvest handling and Value Chain Services.

4. Accountability to partners

ADRA partners with a range of organizations:

- Nonprofits: OICI, CRS, Local NGOs – It implements aspects of the projects through local NGOs
- Funders – Global Fund – ADRA is primary recipient – via 6 other organizations, USAID, MCC
- Public Sector – MOFA, Ministry of Health, Ministry of Local Government

- Research Institutions – Council for Scientific and Industrial Research – Food Research Institute, Universities. Corp Research, Forestry, LEGCON Research Station, SARI - SARI produced 20,000 tons of seed, which ADRA disseminated.

For all of its partners, especially its funders, ADRA follows stringent reporting methodology, including annual reports, project reports etc.

5. Private sector integration

ADRA partners with a few private sector organizations including:

- PINORA – Fruit processing factory with a focus on oranges and pineapples. The company started operations in 2005. They needed to source oranges. ADRA introduced them to 196 communities, for the farmers to sell their produce to them. It also produced a video to promote the processing of oranges, linking farmers to markets.
- Exporters – Pepper exporters – DHLLON Company – yams and vegetables
- GAFFIA – Ghana Association of Food Exports
- Ghana Nuts for Cashew

6. Financing/sustainability of operations

ADRA depends almost entirely on funders for its operations and is very project driven. However, it has a very diversified pool of funders with the largest funder contributing only 25% of its budget.

7. Results-Based Management

ADRA's results are project driven, and it works aggressively to complete the donor requirements and to achieve the targets set in the project documents.

8. Effectiveness/Results

ADRA is regarded as a performance-driven organization and has reports and documentation to demonstrate its impact.

For its agricultural programmes, it examines the level of food security in the communities. For example,

- Months of Food Shortage – before project – 4 months/ after project – 2 months
- Nutrition – ADRA farmers have improved the nutritional status of their children – children of ADRA's clients had more body weight, and were more able to pay their school fees and medical bills than before
- Post Harvest losses reduced from 30% to 2 %

9. Capacity Development Needs

ADRA staff would benefit from training in:

- Value chains
- Communications/publication and PR

10. SWOT Analysis

Internal	Strengths <ul style="list-style-type: none"> • Relatively long history in Ghana • Staff are recognized as credible and capable • Track-record of managing USAID funds • 4. Deep experience in project management 	Weaknesses <ul style="list-style-type: none"> • Project-driven and difficult to sustain projects after donor funding has run out
External	Opportunities <ul style="list-style-type: none"> • Growing interest in FBOs and market linkages 	Threats <ul style="list-style-type: none"> • There are new entrants are working in the sector whose activities mirror ADRA's • Donor funding focusing on local NOGs

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Agricultural Engineering Services Directorate - MOFA

Legal status: Public Sector Directorate

Date: January 17th, 2012

Interviewer: Nndidi Nwuneli, Consultant, Africa LEAD

Persons interviewed: Ing. Joseph Kwasi Boamah, George K.A. Brantuo, Deputy Director – Engineering

Home office location: Accra

Type of services offered: Technology transfer, training, information dissemination

Year established: 1971

Mandate:

Its Mandate as a technical Directorate of MoFA is to ensure the availability of farm power and other engineering technologies with sound and sustainable environmental practices for all the categories of farmers, fishermen and agro – processors in Ghana for agricultural production and related activities.

Its functions include the following:

1. Advise the Hon. Minister and Chief Director of MOFA on all agricultural engineering related issues in the country (ie, agricultural machinery needs of the country, strategies for comprehensive mechanization of agricultural production along the value chain).
2. Initiate, formulate and review agricultural engineering policies in the country
3. Coordinate, monitor and evaluate the implementation of all engineering programmes, policies and projects
4. Provide technical backstopping to MOFA staff in the Regions and Districts on Agricultural engineering related issues.

It focuses on Four Key Activities:

- a. Agricultural mechanization support – encouraging farmers to adopt appropriate machinery
- b. Soil and water conservation engineering – trying to manage moisture for crop production and livestock development

- c. Post Harvest management development – reverse trend of 30-40% losses- to ensure that the Ghanaian people have full access to what is produced
- d. Handling rural technology information systems - links information seeker to the information holder. Disseminates best practices.

Role under FtF (link to objectives and outputs of FtF)

Increased productivity and agro processing

Overview of Institution (Where does it work, basic organizational structure how many staff):

In Accra, the directorate has 80 employees – 30 agricultural engineers - 10 have post graduate

Across Ghana there are a total of 200 employees.

Its field staff are managed at the district level, however, the Directorate meets with them three to four times a year to provide training and support.

Organizational structure:

The director is supported by four deputy directors who cover the key areas of focus. They are supported by two principal agricultural engineers, senior agricultural engineers, and other staff for stores, workshops. Vehicle repairs and maintenance, security, and personnel management.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

- According to 2011 MOFA budget, AESD was allocated 4.8M Cedis. 3.2M of this funding was from donors.
- According to the Director:
 - AESD receives 3M Ghana Cedis annually - both investment and service
 - 55-60% from the Government of Ghana
 - Donors-CIDA - general support – basket of funding.
 - Budget was cut by 25% - all MDAs – no money in the system

Previously supported by DFID and JICA.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership: Appears to have very strong and committed senior management team.
2. Management systems

a. HRD

Engages in annual workplans – assembles all unit heads. The discuss engineering issues, and define what you want to achieve within the year. The planning process is very Interactive and iterative. The process for 2012 is underway and will be completed shortly.

b. Financial

AESD does not appear to have strong financial management systems.

3. Program/Project Design

Establishment of Agricultural Mechanization Services Centers (AMSEC): As part of government's Accelerated Agricultural Modernization Policy to address the challenges confronting the comprehensive mechanization of agricultural production. Under the programme facilitating farmers' access to mechanized services, 87 out of 170 AMSEC centers have been established nationwide. These centers have been equipped initially with five agricultural tractors and matching implements and some maize shellers. During quarterly monitoring visits conducted to some centres it was noted that some pro active AMSECs have privately sourced for additional machinery to service farmers along the value chain. 88 centers across Ghana.

Key programme components:

- Programme commenced in 2007 and government expects to disengage in 2014/15.
- The government brought in the machinery and sold it at 50% price to the individual entrepreneurs, who are expected to repay over 5 years.
- Unit offers training and support, via hire purchase
- 70% of centers are in the North
- ADB administers credit to the operators – commercial rates
- AESD is currently working on a formal assessment of the AMSECs

Key challenges:

- Erratic rainfall – farmers pay in cash or kind – not able to pay providers
- Old operators are very old and the new operators are not trained

Ground water exploration: Underground water exploration development via helping farmers establish boreholes on farms – 500 boreholes.

1. 2M Ghana cedis for the purpose of this boreholes, money was channeled into other activities.
2. Government imported 20 drilling rigs for this purpose.
3. The rigs were sold to companies.
4. Upon request, farmers contact companies.
5. Companies go to make an assessment and advise the farmers
6. Training of the companies

Warehouse Management – AESD supported the National Food Buffer Stock Company with the installation of grainpro cocoons. The activity was made up of site assessment and installation of the grainpro cocoons. In total 3,220 MT capacities of 50MT and 20MT units have been distributed to Central and Northern Regions. 60.35 MT of maize has been stocked in Ejura, Sunyani, Wenchi, Winneba and Cape Coast as well as 1,026MT of maize stocked at Tamale. AESD also provides training in Post Harvest farmers to reduce post harvest losses.

Rural Technology Information Unit – Link information seekers to information holders via the internet.

www.aesdmofa.org

4. Accountability to partners

Donors:

The Directorate with support from the Japanese Grant Assistance Programme (2KR-2009) received agricultural machinery/equipment worth US\$5.1 million.

It is unclear how AESD interfaces with donors.

Partnerships

Private sector: AESD partners with artisans and mechanics who fabricate agroprocessing equipment

Public Sector: Its partnership with MOTi is weak

It also partners with the Ministry of the Environment – CSR and the Ministry of Science & Technology

Research institutions – University of Ghana and University of Cape Coast

6. Financing/sustainability of operations

AESD is dependent on the government for funding. Its operations are not financially self-sustaining.

7. Results-based management

Relies on PPMED for monitoring & evaluation team.

Does not appear to have clear metrics and processing for self monitoring

8. Capacity Development Needs

5. AESD needs:

1. to enhance the soil & water conservation engineering skills within its team.
2. to send 20 of the 30/40 staff for post graduate training
3. Computers and technical equipment

4. To develop M & E tools and implementing a robust methodology for tracking its performance

5.

8. SWOT Analysis

	Strengths <ol style="list-style-type: none"> 8. Strong and cohesive management team 9. Robust programme design approach 	Weaknesses <ol style="list-style-type: none"> 1. Weak M & E 2. Skills in middle and lower management relatively unskilled 3. Stalled programmes due to lack of sustainability strategy 4. Weak collaborations with the private sector and civil society
	Opportunities <ol style="list-style-type: none"> 1. Renewed interest in technology and use of innovations in agriculture 2. Emergence of new and affordable technologies that can be adapted to the Ghanaian context 	Threats <ol style="list-style-type: none"> 1. Other MOFA unites and civil society organizations are engaging in similar space. 2. 3. 4.

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Directorate of Agricultural Extension Services (DAES)
Legal status: Public Institution
Date: January 13th 2012
Interviewer: Nddi Nwuneli, consultant Africa LEAD
Persons interviewed: Dr. Kwame Amezah, Director,

Home office location: Accra
Type of services offered: Extension
Year established:

Mandate:

Mission: Work with the regional and district administration to ensure that extension services contribute in an effective and efficient way towards the social and economic development of Ghana.

Vision: To establish an efficient and demand-driven extension service in a decentralized system through partnership between the government and the private sector for provision of quality service to our clients.

DAES is focused on performing the following functions:

1. Extension Policy formulation and Planning;
 - a. Review various extension approaches, framework document on RELCs, FBOs and private service providers in extension to improve on extension service delivery.
 - b. Facilitate in the human resource development at all levels in extension delivery.
2. Coordination of Extension activities;
 - a. Collaborate with a range of organisations/ agencies including NGOs, private service providers and public organisations in providing extension service.
 - b. Disseminate information on appropriate approaches to all extension service providers.
 - c. Collaborate with other agencies in facilitating the formation, sustenance and management of Farmer Based Organisations.
 - d. Promoting strong research-extension-farmer linkages.
3. Provision of Technical support to the regions and districts in the planning and implementation of extension activities;
 - a. Facilitate in planning sessions at the district and regional levels and regional management meetings.
 - b. Provision of technical materials on agricultural technologies.
 - c. Provision of logistics for field staff throughout the country.
4. Monitoring and Evaluation of all extension activities under the Ministry of Food and Agriculture.
5. Oversee the development of farmer based organization: Accelerate the development of FBOs by addressing the disadvantages (input adequacy, extension services, credit, marketing etc.) that small and medium scale farmers face in their daily operations as individuals through partnerships between FBOS and agribusinesses.

Role under FtF (link to objectives and outputs of FtF):

Critical for improving farmer productivity and viewed as a critical for coordinated private and nonprofit engagement with the farmer.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Field organization:

11. 4,000 field staff, in ten regions
12. Each region is managed by a regional director
13. Regional extension officers report to the regional director
14. Supervisors report to the regional extension officer
15. There is 1 supervisor for 4-8 extension workers. They utilize visiting schedule, and maps for monitoring
16. There is considerable effort to decentralize the extension structure – regions are autonomous; however, the directorate in Accra provides coordination, monitoring and evaluation support and gives technical direction to the regions.

In theory, local government is responsible for extension. However, this is not really working because of power struggle issues.

Directorate in Accra

5. 12 full time staff
 6. 3 focused on research extension linkages – technical materials, are sent to the regions
 7. 4 focused on farmer based development
 8. 3 focused on general extension
 9. 5 focused on communication for extension – creation and distribution of pamphlets, posters and other information.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

- According to the 2011 MOFA Budget, AES was allocated 20.6 M Cedis. The bulk of the funds- 20M was from SIP.
- CIDA supports Farmer based organization development
 - 5 year programme - \$200,000 Canadian Dollars – ending June 2012.
 - CIDA is also providing budget support for the whole Ministry.
- GIZ – has an office within DAES. It supports field activities in documentation of farmers across the country.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Director appears knowledgeable and committed to achieving the DAES. Unclear about the strength of the leadership team.

AgSSIP (the CIDA project focused on FBOs) is supported by a Steering Committee – composed of nine individuals - an Agro-processing company – 5 farmers, one is the chair, the director of extension, department of cooperatives, and cooperative movements. Committee has to approve the activities and reports.

2. Management systems:

a. HRD

The management asserts that they utilize planning tools, including an annual workplans and tracking tools.

For staff training: DAES engages in

- A. Classroom training
- B. On the job training – via training schedule – once every two months, based on the needs assessment of the farmers.
 - a. Once a week, they meet at the field level for a field review
 - b. Study tour – costly.

Two key issues regarding staffing:

- 10. Understaffed due to the hiring freeze which has been in effect for 5 years
- 11. Aging staff – since no new recruitment

b. Financial

A 2009 Annual report was shared on the work of the Farmer Based Organization Secretariate -2009. However, it is unclear how much financial management is conducted at the Directorate level. It appears that most MOFA directorates are not engaged in the management or allocation of funds.

3. Program/project design

Estimates of the extension worker to farmer ratio in Ghana is 1:2,000 farmers versus FAO standards which state that it should be 1:500 farmers. Unfortunately, the freeze on employment for the 5-10 years had made it difficult to recruit new people. As a result, DAES is focused on:

- Engaging farmer based organization in order to expand its reach. Also **trying to improve mechanisms** for farmers to improve themselves.
- Using local FM stations and Improving its capacity to develop radio programmes which can be aired, instead of going one-on-one
- E-extension – using the cell phone to reach various farmers via text message and voice mail. Currently engaged in the World Bank's West Africa Productivity Project – 50 districts.
- Research extension – engages a committee of researchers periodically to inform them about farmer needs and obtain their support. Also attempt to address difficulties in technology adoption.
- Cross cutting issue such as HIV/AIDS

4. Accountability to partners

Has managed donor funding in the past and recognizes the reporting required. However, no donor reports were shared with the consultant.

5. Partnerships

To-date, DAES has partnered with a range of Development partners/INGOs

6. CARE International
7. Catholic Relief Services
8. SDA – Opportunities International
9. Technoserve
10. ADVANCE
11. TIPCY

However, there is some skepticism about where these organizations are NGOs or companies. According to the director, “they come with projects, USAID uses them to do the work, instead of engaging the government agencies. After the project is completed, it vanishes. None of the support has historically gone to government agencies. Immediately, the project ends, there is no record, no continuity.”

Private companies

DAES has partnered with a range of companies including:

10. Input suppliers
11. Commodity-focused companies including the cotton, rubber via the Rubber Development Project

Some of the private companies do not have enough staff so they train extension staff to intervene in those areas that they cannot reach. For example, in most outgrower schemes, DAES staff are trained and they in turn train the outgrowers.

Farmer Based Organizations – groups that come together to achieve some level of interest. Groups for commodities. 1,200 groups across the country. Some groups come on board because of various projects.

3. Cashew project
5. Root & Tuber project
6. Rice Development project.

Apex bodies are very political. The 3 Apex bodies, NAFF, AFONG and Ghana Federation of Agricultural are trying to come together as a group. However, running the group has become a job for some people, making it difficult for them to get people to give up their jobs.

Cross-Ministerial Partnerships

DAES partners with Ministry of Science & Technology for its technical planning.

6. Financing/Sustainability Of Operations

DAES is almost exclusively dependent on the public sector for its funding.

CIDA and GIZ has provided support to-date.

Australian Aid has recently approached extension to explore opportunities for support.

7. Results-Based Management

DAES produces an annual M & E report – which is quite detailed by region and district. It explores, the extension training, farmer empowerment activities, collaboration with private service providers, engagement in emerging issues such as HIV/AIDs, and extension support organization - including use of technology, number of supervisors etc. It also examines issues of gender.

Beyond the formal metric, DAES examines how and where farmers are located, whether they adopting technologies – adoption studies and reviews those farmer based organizations who are still in good standing – attend meetings, organize as a group.

Independent assessors are sometimes engaged.

8. Capacity Development Needs

DAES needs support for the following:

- a. Budgetary support to:

- b. develop and share information – since farmers do not pay for information.
- c. Engage in demand-driven research
- d. Strengthen the capacity of staff to develop FBOs and fully execute on the Farmer-based organization development initiative
- e. Explore the issue of e-extension – in order to reach more farmers

9. SWOT Analysis

	Strengths <ol style="list-style-type: none"> 1. Has direct access to farmers via network of extension workers 2. Access to disseminate information, technology, best practices and provide awareness on other issues including HIV/AIDs 	Weaknesses <ol style="list-style-type: none"> 1. Understaffed and aging staff 2. Limited investment in training 3. M & E is still relatively weak] 3. Collaborations are relatively weak
	Opportunities <ol style="list-style-type: none"> 1. Use of etechnology to increase reach and impact 2. Increased donor interest in FBOs 	Threats <ol style="list-style-type: none"> 1. Field staff appear more engaged in donor-funded/private sector projects instead of broad-based MOFA objectives 2. Power struggle with Local Government for managing extension at the district level 3. FBO engagement and support being planned by all other development agencies

Documents shared:

- 2009 Annual Report on FBOs
- 2011 Report on Extension Delivery in Greater Accra Division
- FBO Strategic Document - 2007

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Agribusiness in Sustainable Natural Plant Products (ASNAPP)
Legal status: National Nonprofit, part of Global Nonprofit
Date: January 11th 2012

Interviewer: Ndidi Nwuneli, Consultant, Africa LEAD

Person Interviewed: Dan Acquaye, Regional Director

Home office location: Accra
Type of services offered: Capacity building, technology transfer and market facilitation

Year established: 2003 (initiated globally by USAID in 1999)

Mandate:

1. To help create and develop successful African agribusinesses in the natural products sector, providing income, employment & development, through environmentally and socially conscious practices to produce high quality natural products for local, regional and overseas markets.
2. To expand economic opportunities for rural communities by using world class science, technologies, partnerships and business approaches to develop and enhance Africa's competitive advantage in the Natural Plant Products industry.

Economic Vision: Develop and enhance African rural SME's in natural plant products, maximizing profits and empowering African agribusinesses through the sustainable utilization of the environment

Social Vision: Improve the quality of life in resource-limited African rural communities by developing entrepreneurship, with special emphasis on gender equality

Environmental Vision: Conserve Africa's natural resources and foster genetic plant diversity through environmental stewardship and sustainable economic development

Role under FtF (link to objectives and outputs of FtF):

Given ASNAPP's focus on natural products – herbs, spices and rare indigenous products, it does not directly fit into the FtF mandate. However, its support of farmers, who grow food crops in addition to the natural products aligns with the FtF goals.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Brief history: ASNAPP is a nonprofit organization, which was established globally in 1999 with support from USAID. Today, ASNAPP works in five African countries. Its Ghana operations commenced in 2003.

Governance: ASNAPP is governed by a global board composed of the heads and directors of national boards. Each country has its own Board.

Staffing: ASNAPP has nine full time staff in its Ghana office. They include an executive director who covers Ghana and Liberia, the country director, and technical personnel including a QC manager, technology manager, enterprise development manager, and a research & development officer.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

ASNAPP's annual budget is \$350,000. To-date, the organization has received funding from ICCO Netherlands, and from earned income by engaging in private consulting and trade facilitation.

Today, ASNAPP receives 40% of its operating income from donors, and 60% is generated from earned income.

USAID funded ASNAPP globally for four years and but this funding ended many years ago.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership: ASNAPP appears to have very experienced leadership. However, they are relatively distracted from their farmer-focused activities given their engagement in consulting and other income-generation activities. In addition, Dan Acquaye, the regional director covers Liberia and Ghana's ASNAPP's offices, but appears more engaged in his consulting firm – AgrilImpact Consult.

2. Management systems

a. HRD

According to Dan Acquaye, ASNAPP has a clear constitution which lays out its primary activities. It also develops national strategic plans, annual reports and systems and structures for its operations. However, these documents have not been shared with Africa LEAD.

b. Financial

According to Dan Acquaye, ASNAPP completes audits and creates financial reports. However, these documents have not been shared with Africa LEAD.

c. Program/project design

ASNAPP Ghana is focused on the following Products:

1. Griffonia
2. Voacanga
3. Grains of Paradise (GOP)
4. Xylopia
5. Mondia
6. Lippia

Its Projects Include:

1. Partnership for Food Industry Development (PFID-NP)
2. Botanical Product Standards Development
3. Capacity Building Program for Botanical Products Association
4. Enterprise Information System and Business Development Project
5. Alternative Livelihood for Forest-Fringe Communities
6. National Educational Campaign for Sustainable Practices in the Botanical Industry
7. Natural Products for Rural Livelihood Improvement

Its Activities include:

- a. Value chain facilitation - providing interventions along the value chain for farmer groups, research institutions and the public sector
- b. Market development and linkages – ensuring access to quality products, standardized quality and consistency and effective pricing. ASNAPP currently supplies Grains of Paradise to the Samuel Adams Beer Company in Boston.

- c. Applied research and technology transfer to farmers: Encouraging raised drying – the use of raised platforms to minimize dirt, sand, foreign matter and contamination
- d. Rural Enterprise development: Provide training to businesses, promote additional income for farmers outside key focused crops - plantain, maize and cassava - help them secure improved planting material, extension services market linkages

D. Accountability to partners

ASNAPP has some track record in managing donor funding. However, no independent document for verifying this was presented.

E. Private sector integration

ASNAPP works closely with private sector companies in Ghana and abroad, especially because of its trade facilitation and market linkages role.

F. Financing/sustainability of operations

ASNAPP already generates 60% of its operating income via activities such as consulting and trade facilitation. However, it is unclear how the focus on income generating activities limits its ability to truly support farmers.

G. Results-Based Management

Across its global operations, ASNAPP tracks the same key indicators:

Technologies Promoted ,Number of Enterprises Benefiting, Number of Firms Multiplying Technologies, Number of Farmers Trained, Number of Technologies Available, Number of Partnerships Formed, Volume of Products Sold(tons), Value of products sold (\$)

H. Effectiveness/results

It is unclear how effective ASNAPP Ghana has been. Anecdotal evidence shows that it has been very successful in its market linkages role, in terms of the volume of products and value of products sold. For example, it has 5000 collectors, and over the years exports have increased from 3.5 M Cedis to 15 M Cedis.

I. Partnerships

ASNAPP has very strong partnerships and relies on its partners for support with research, technology transfer and analysis. Its partners include:

- a. Trade and Investment Program for a Competitive Export Economy (TIPCEE)
- b. Ghana Standards Board
- c. Kwame Nkrumah University of Science and Technology
- d. University of Ghana

- e. Rural Development and Youth Association (RUDEYA)
- f. Friends of the Earth
- g. MOFA – Crop Science Division

Capacity development needs

- 10. **Training for staff** – especially those engaged in technical areas, including M & E, Technology transfer and support for Farmer Organizations (Technical staff have moved into management, so junior staff are relatively weak.)

SWOT Analysis

	Strengths <ul style="list-style-type: none"> 1. Focus on natural products, and high-income generating activities for farmers 2. Market driven approach, and strong links with the private sector 3. Support from global organization enhances reach and capabilities 4. 	Weaknesses <ul style="list-style-type: none"> 1. Technical staff have moved into management, so junior staff are relatively weak. 2. Focus on market facilitation might limit support programmes for farmers 3. Geographic reach is fairly limited to areas with natural products 4. Leadership may be distracted
	Opportunities <ul style="list-style-type: none"> 1. Growing interest in natural products from global companies 	Threats <ul style="list-style-type: none"> 1. Other groups, including multinationals in Ghana such as Olam may enter into space

Note: make sure to collect key documents for later review. These may include: strategic plan, annual/performance reports, monitoring reports/data, evaluations, budgets

Still waiting for additional documentation on ASNAPP

FtF Overview - For-Profit Companies

Organizational Profile and Overview

Institution:	Candel Agrochemical Company
Legal status:	Private company – headquartered in Nigeria
Date:	January 12 th 2012
Interviewer:	Ndidi Nwuneli, Consultant Africa LEAD
Persons interviewed:	Richard Dogbe, Technical Sales Rep, Tamale Office – Eric Owusu, Technical Sales Rep, Southern Sector
Home office location:	Tamale and Accra
Type of services offered:	Agrochemicals and other Inputs
Year established:	2008

Mandate:

Candel is an agrochemical company which has a large presence in Nigeria, but is a relatively small player in Ghana. Its operations in Ghana started in modest form in 1997, in collaboration with Ghanaian partners.

In 2008, Candel established a branch in Ghana.

Role under FtF (link to objectives and outputs of FtF):

The provision of training and demonstration support to extension works and farmers on the use of agricultural inputs, agrochemicals and agricultural machinery across Ghana.

Overview of Institution (Where does it work, basic organizational structure how many staff):

The Ghanaian operations are managed by a regional manager. He reports to the General manager in Nigeria and is supported by four Technical sales representatives, and 1 accountant. Most of the leadership and management is provided from Nigeria, which is recognized as very strong.

Program/project design

Candel like many other agrochemical companies, imports chemicals and other inputs and sells them to distributors. However, what sets it apart is that Candel is the first company to engage in training and demonstration projects with the distributors, extension workers, farmer based organizations and farmers directly. Even though its competitors such as Sunshine WYNCA offers cheaper pricing, this strategy of training sets Candel apart.

Candel also partners with ADVANCE and ADRA to serve the farmers at the community level. They provide detailed explanations on how the farmers should use the chemicals and their other products.

Candel currently works in 18 out of 22 districts, training MOFA staff at the district level and reaching about 22,000 farmers. It provides 1,000 Cedis per month as an incentive (activation) to the extension workers.

The company also offers unique products including a herbicide for rice and a folate fertilizer – Omex.

It is important to recognize that Candel does not provide inputs to farmers directly, but typically works through agrodealers or distributors. It rarely provides credit, but when it does the credit is for less than 30 days.

FtF Overview - For-Profit Companies

Organizational Profile and Overview

Institution:	Ecobank
Legal status:	Publicly traded company
Date:	January 11 th 2012
Interviewer:	Ndidi Nwuneli, consultant Africa LEAD
Persons interviewed:	Musa Salah, Regional Account Manager, International Organizations (IN, Agribusiness & Climate Initiatives)
Home office location:	Ecobank Ghana, 19 Seventh Avenue, Ridge West, Accra
Type of services offered:	Banking Services
Year established:	1990 in Ghana

Mandate:

Ecobank Ghana(EBG) is part of the Ecobank Group which operates in 32 countries. EBG has over 25 branches and customer service points in Ghana and a head count of 268.

In terms of revenue, EBG has continuously been the biggest contributor to the Group. In addition, it recently acquired 100% of Trust Bank, Ghana. This acquisition will make Ecobank the biggest in the country with total assets of a little over 2.4 billion Ghana Cedis - overtaking Ghana Commercial Bank. The bank would also stand out as the most profitable with 63.7 million Ghana Cedis.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Agricultural financing across the value chain

Key Activities

Root and Tuber Improvement Marketing Programme (RTIMP) II

- RTIMP II is a follow-up to the RTIMP which was implemented from 1999 to 2005.
- It is being funded by the International Fund for Agricultural Development (IFAD) and the Government of Ghana (GoG) for a period of 8 years (2007-2014).
- The Goal of the Programme is to enhance income and food security in order to improve livelihoods of the rural poor. The main purpose of the intervention is to build a competitive market-based Root and Tuber Commodity Chain (RTCC) supported by relevant, effective and sustainable services that are available to the rural poor.
- The programme is being offered in 66 districts.
- Ecobank provides financing to the programme beneficiaries amounting to \$1M
- 200 agribusinesses and processors, trained to date

Cashew Trade via Mobile Money

Ecobank is partnering with AIMS Consulting to pilot a mobile money payment system for transactions.

According to Judson Welsh, the CEO of AIMS “instead of carrying cash in a box to purchase an agricultural commodity in a rural area, the answer is to set up a transparent system for the banker, buyer

and supplier which permits traceability of the money movements.”

This programme was launched in late 2011. There is limited information on the results and impact.

Other Ecobank activities that provide financing to SMEs and actors across the agricultural value chains

1. USAID/Ghana implemented two Development Credit Authority (DCA) loan guarantees with EcoBank. Under the guarantees USAID/Ghana agreed to cover 50 percent of EcoBank’s losses of principle on guaranteed loans up to a specified ceiling on total loan value. The guarantees reduced the bank’s risk and thereby encouraged it to make loans to specific sectors that supported USAID/Ghana’s development objectives. USAID/Ghana structured the two DCA guarantees to support its Economic Growth strategy and specified MSMEs, microfinance institutions (MFIs), and NGOs with activities in manufacturing, agriculture, agricultural processing, salt mining/production, fisheries, tourism, wood products, textiles and garments, and other potential growth industry sectors as qualified recipients of guaranteed loans. T
2. EB-ACCION Savings and Loans Company Limited, a microfinance institution (MFI) headquartered in Ghana, was formed in 2006 through a partnership between Ecobank Transnational Incorporated (Ecobank) and US-based nonprofit ACCION International (ACCION). Ecobank has a 70-percent stake in the company, and ACCION holds a 30-percent stake through its investment subsidiary, ACCION Investments in Microfinance, SPC. As of October 2011, it has an active portfolio equivalent to USD 6.7 million with approximately 7,430 borrowers
3. Ecobank is also partnering with SNV and Oxfam to provide wholesale lending to MFIs

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution:	Federation of Associations of Ghanaian Exporters (FAGE)
Legal status:	Nonprofit
Date:	January 16 2012
Interviewer:	Ndidi Okonkwo Nwuneli, Consultant, Africa LEAD
Persons interviewed:	Mrs. Marjorie Abdin, Vice President, Federation of Associations of Ghanaian Exporters
Home office location:	Trade Fair Complex, Accra
Type of services offered:	Market linkages, information dissemination
Year established:	1992

Mandate:

The Federation of Association of Ghanaian Exporters (FAGE), was established on 15th April, 1992, as a private company, limited by Guarantee under the Companies Code (1963), Act 179 of Ghana.

The objective of the FAGE include the following, among others:

- To represent the interest of its members and to seek to improve the environment to facilitate exports.
- Promote the expansion and diversification of Ghanaian exports to foreign markets.
- Consider all issues concerning exports and to represent and articulate views and opinions, make suggestions and recommendations to Government, other agencies and foreign entities.

Mission Statement: A representative body of product associations promoting non-traditional exports through advocacy, capacity building, product and market development services, facilitation of access to finance, and export infrastructure development. We collaborate with exporters associations, producers, exporters, foreign buyers, financial institutions, government agencies and development partners to enhance the growth of members' businesses.

USAID facilitated the creation of FAGE when they believed that a new thrust would be useful for the economic development of Ghana. For ten years, USAID covered all of the operating costs for FATE. At its peak, the Federation is was made up of 18 associations grouped into six (6) categories of Food

Crops, Fisheries, Agriculture, Forest Products, Handicrafts and Metals.

Role under FtF (link to objectives and outputs of FtF):

Trade facilitation, capacity building and market linkages. However, focus on exports limits its ability to directly affect food crop production and consumption in Ghana.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Economic growth through non-traditional exports.

FAGE has faced severe challenges over the past three years, due to serious funding challenges, in which majority of its staff left the organization. Today, FAGE has four employees – ICT, Accounts, Liaison office and an Office Manager.

Governance: FAGE has a 13-member Board of very committed and qualified individuals. The Board structure includes a President and two vice presidents and ten others who are part of the FAGE associations. FAGE's Board members serve for 2 years, renewable for a 2nd term.

Elections are based on the list of active members.

During the FAGE organizational crises, the Board's executive stepped into more of an executive role to ensure the organization's survival. They meet once a month with the FAGE staff, and also sign checks. In return, FAGE provides fuel allowance to them.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Over the period that USAID supported the organization, it absorbed about \$1M.

In 2009, according to its audited financials, it generated \$236,312, but ended the year with a \$9,692 deficit. The bulk of the funding that it received was from EDIF – 123,306 and the organization generated income from a range of sources including GIZ and USAID.

FAGE generates modest income from the registration and annual fees paid by associations. In 2011, organizations paid 200 Ghana Cedis for registration and annual fees of 200 Ghana Cedis.

FAGE has attempted to generate projects that provide some form of revenue, but has had mixed results.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

C. Leadership:

FAGE has a very active Board who are engaged in reviving RAGE. They have been actively involved in developing a strategic plan. The plan lays out the new direction for FAGE.

2. Management systems

a. HRD

Previous CEO had been with FAGE for 13 years and left the organization without systems and structures.

b. Financial

FAGE has relatively basic financial management systems. The current employees utilize Petty cash vouchers with clear approval policies.

Two members of the Board sign checks. The organization engages in Annual Audits.

II. Program/project design

FAGE has just completed a strategic plan, which outlines the strategic direction for the organization.

The plan outlines FAGE's commitment to expanding the focus of its activities beyond advocacy and training to include:

- Investing in pilot projects that will benefit the members and generate income. For example, FATE is committed to building a fresh produce terminal.
- Forming linkages on the international markets – supply information over the web and in the office, buyers abroad who will sign MOUs with local suppliers.
- Providing guarantee and serving as an intermediary with farmers. More specifically it would provide an advance to farmers, and supplies will be routed through FAGE – FAGE's role as an intermediary will provide comfort to all the key stakeholders
- Training farmers along the Volta Region in horticulture and aquaculture. The training will cover best practices for exporting to international markets
- Providing computer training to nontraditional exporters and equipping them to be able to browse for information on certification, respond to customer queries and get products on the FAGE website.

4. Accountability to partners

FAGE tracks receipts, cash inflows and outflows. However, it does not have very sophisticated tracking systems.

5. Private sector integration

FAGE currently collaborates with a range of institutions:

- Private Enterprise Foundation – its connection to agriculture is through FAGE. The new CEO of the Private Enterprise Foundation has exciting ideas for collaboration opportunities.
- MOTI – Private sector development strategy, export strategy, committees, Ministry of Trade Advisory Counsel

- MOFA
- GIZ – Invites FAGE and its members to attend conferences. For examples, Fruit Logistica - 9th of February in Germany
- EDIF
- MCAP – Quality Assurance
- Ghana Export Promotion

6. Financing/sustainability of operations

FAGE's operations are not sustainable given their heavy dependence on donor funding. Over time, with FAGE's commitment to generating income, there is tremendous potential for it to become self-sustaining.

6. Results-based management

FAGE does not have strong M & E and knowledge management systems.

8. Effectiveness/results

There is no evidence that FAGE has been very active and delivered any tangible results in the past few years.

9. Capacity development needs

FAGE staff need:

- Technical support – based on the needs of the member associations
- Training on export handling
- Warehouse space/trade house for members who bring their goods to customs
- Linkages to agents and partners across West Africa
- M & E support

12. SWOT Analysis

Internal	Strengths <ul style="list-style-type: none"> • History as one of the early players in the sector • Committed Board • 3. Committed member associations 	Weaknesses <ul style="list-style-type: none"> • Limited systems and structures • Dependency on donor funding • Poor M & E • 4. New strategic approach may be too broad
	Opportunities <p>Increase interest in Ghana and Ghanaian products</p> <p>Growing number of FBOs and processor organizations</p>	Threats <ul style="list-style-type: none"> • Encroaching into the space occupied by other NGO partners – especially in the area of farmer support instead of partnering with credible NGOs • Potential for distractions given new mandate
External		

Note: make sure to collect key documents for later review. These may include: strategic plan, annual/performance reports, monitoring reports/data, evaluations, budgets

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Ghana National Association of Farmers & Fishermen
Legal status: National Nonprofit
Date: January 12th 2012
Interviewee: Ndidi Nwuneli, Consultant Africa LEAD
Person interviewed: John A. Dziwornu

Home office location: Ghana

Type of services offered: Advocacy, Coalition Building

Year established: 1992

History:

The Ghana National Association of Farmers & Fishermen was established in 1992 and at its inception was recognized by the Ghanaian government as the umbrella association for farmers and fishermen. It was initially engaged in facilitating the distribution of farmer inputs, but lost this mandate during the 2001 liberalization of seeds and fertilizer. This has fundamentally changed the Association's role and the diminished its influence among farmers. In addition, three other agencies have emerged since 1992 which have eroded GNAFF's membership base. They include:

- 17. Apex Farmers Organization of Ghana, galvanized by IFDC
- 13. Farmers Organization Network of Ghana, galvanized by FAO
- 14. Peasant Farmers Organization of Ghana, galvanized by Oxfam

Mandate:

The Ghana National Association of Farmers and Fishermen (GNAFF) exists to unite farmers and fishermen into one vibrant organization, represent and promote their interests, and to be their collective mouthpiece.

Role under FtF (link to objectives and outputs of FtF):

Access to large numbers of farmers who can work collaboratively to enhance their productivity and livelihoods.

Overview of Institution (Where does it work, basic organizational structure how many staff):

In 2001, GNAFF had three Million members. Today, its formal membership via a national registration process is down to about 10,000 farmers. This is largely because of the logistical problems associated with reaching farmers and fishermen in rural communities.

GNAFF operates an Information and Communications Management (ICM) office within the premises of one of MOFA's office complexes. This is staffed by a permanent secretary and national service personnel. It also has three students from the polytechnic providing support.

The Secretariat has four permanent staff – an administrator, office clerk and two administrative staff

Governance: GNAFF has a Management Board composed of 13 members – who meet often on a monthly to take decisions. However, the National Council meeting has not held for the past two years due to the fact that members need funds to cover their transportation, feeding and lodging.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

GNAFF's annual operating budget is unclear,

Financial audits have been outstanding for the past two years

Historically, GNAFF collected dues, but these have dwindled over the years.

The Technical Center for Rural and Agricultural Development (CTA) – Netherlands funded a 3-year Information and Communications Management project, based on a needs assessment on farmers needs for extension support.

The ICM project was focused on disseminating technical information to formers in the form of brochures, training and support. It also help GNAFF create a website and develop a database of farmers.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

John Dziwornu was voted in as National Secretary in 2009. His tenure is for four years.

The Association also has a National President, Treasurer, and ten regional chairmen.

2. Management systems

a. HRD

MOFA helped GNAFF develop their five year strategic development plan in 2009. It was reviewed through the support of ACIDI/VOCA. The plan includes a framework for a Microfinance project, the development of a warehouse receipt system and other initiatives. However, GNAFF has not started the implementation of any of these initiatives.

b. Financial

GNAFF does not have clear financial systems and reporting mechanisms.

3. Program/project design

While it waits for support and funding to implement its 5-year strategic plan, the focus of its activities are limited to the dissemination of information to farmers and the nomination of members for training programmes. In addition, its leadership have been engaged in the CAADP Steering Committee and other national committees.

4. Accountability to partners

GNAFF has engaged in one-off projects with a range of partners over the years including – CTA, ACIDI/VOCA, Ministry of Agriculture, NOVIP, ICCO – Dutch – Catholic Based and CORDAID – Dutch. However, it is unclear if it currently has the capability for effective reporting.

5. Private sector integration

To-date, GNAFF has only worked with agricultural input companies. Its engagement with the formal private sector is limited.

6. Financing/sustainability of operations

GNAFF is highly dependent on donor and government support, without which it cannot operate. Its ability to implement the 2004 Strategic Plan has been significantly hindered by funds.

7. Results-based management

GNAFF does not have appropriate systems and structures for tracking performance.

8. Effectiveness/results

Relies on anecdotal evidence – and subjective indicators such as:

- I. continued interest from farmer to remain members of GNAFF despite the competition from other umbrella associations

2. Positive feedback on the changes that the farmers have experienced including access to inputs, bulk purchasing, amount of inputs that they apply to the optimum and enhanced yields

9. Capacity development needs

GNAFF has significant needs. They include -

1. Leadership training and restructuring
2. Training on financial accounting
3. Training on processing, marketing and storage at the local level

10. SWOT Analysis

Internal	Strengths <ul style="list-style-type: none"> • Dedicated leadership • Long history as a first mover • Still a few engaged farmers • Recognition and legitimacy from the public sector 	Weaknesses <ol style="list-style-type: none"> 1. Very weak management team 2. Dwindling and dispersed membership 3. Limited systems and structures and outdated/unimplemented strategic plan 4. Limited track record of managing funds
External	Opportunities <ol style="list-style-type: none"> 1. Increased interest in FBOs, and supporting organizations that have access to them 	Threats <ol style="list-style-type: none"> 1. Emergence of other umbrella organizations with significant amounts of funding and technical support from international NGOs 2. Growing disconnect between leadership and farmers

Note: make sure to collect key documents for later review. These may include: strategic plan, annual/performance reports, monitoring reports/data, evaluations, budgets

No documentation collected from GNAFF

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Ghana Alliance Against Hunger
Legal status: Local NGO, affiliated with International NGO
Date: January 12th 2012
Interviewer: Ndidi Nwuneli, consultant Africa LEAD
Persons interviewed: Nana Ayim Poakwah

Home office location: Accra Ghana
Type of services offered: Policy/Advocacy
Year established: 2008 (established in 2005, formally registered in 2008)

Mandate:

The Ghana Alliance Against Hunger is a member of the Hunger Alliance, an International Alliance, composed of alliances from across the world.

Its mandate is to:

1. Foster partnerships, and connect to private and public sector institutions in order to build the necessary commitment to fight hunger and malnutrition.
2. Ensure appropriate policy and influence policy making processes in order to ensure food security and enhance agriculture and development
3. Lobby to ensure that government commitment is strengthened

According to the website - "Ghana Alliance Against Hunger was established in 2005 as Ghana's representative body to the IAAH to pursue at the national and global level, the advancement of man's long struggle against hunger and malnutrition in Ghana by engaging national institutions, non-profit organizations, civil society and corporation organization in the fight against hunger in pursuit of the objectives of the IAAH and the current and enlarged CFS which mandates the CFS to play active role in the coordination of national food security policies in all member states. "

Role under FtF and how organization contributes to objectives/outputs of FtF

Empowering key stakeholders to shape policy and enabling collaborations and partnerships to promote agricultural development and nutrition.

Overview of Institution (Where does it work, basic organizational structure how many staff):

First organized as a platform in 2005, it was fully incorporated as a nonprofit organization in 2008

Governance: GAAH has an 8-member Board. A MOFA representative serves on the Board.

Membership: GAAH has over 365 organizations. They include 300 farmer based organizations across the country, faith based, private sector, research institutions, individual researchers and think tanks.

The organization has seven employees – an executive director, farmer based organizations coordinator, administrative and finance officer, membership recruitment coordinator, and three junior officers.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

GAAH operates under a very lean budget of approximately \$40,000. 50% of this amount is allocated to administrative expenses. For the first four years, it depended on the U.S. Alliance. It also obtains some support from the Ghana Parliamentary Hunger Caucus. In addition, members of the alliances are required to pay an annual fees - NGOs pay 100 Cedis; Farmer Based Organizations pay 50 Cedis. There is no charge for public sector organizations.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

Thematic programmes

15. **Nutrition** – GAAH represents all non-state actors on the government steering committee for the *Scaling Up Nutrition campaign* (SAN) which is part of a UN programme for national governments, focused on increasing the impact and reach of programmes focused on children under 5. The 1000 Days Campaign focuses on improving nutrition for children and women from conception until the first two years of the child. GAAH has encouraged the government to combine the Scaling Up Nutrition Campaign (SAN) and the One Thousand Days campaign, and to mobilize resources for the combined effort.

GAAH is focused on ensuring that the:

1. National nutrition policy in Ghana is backed by appropriate legislation
2. nutrition gaps are addressed and that resources are mobilized to address nutritional challenges. It interfaces with the National Planning Commission to fill these gaps.

16. **CAADP** – The Alliance is the focal point and coordinating organization for civil society's engagement with CAADP. The Alliance is focused on stakeholder consultations. According to the executive director, GAAH already started the process with USAID and Africa LEAD and has organized consultations for all NSAs working with two consultants in the North and South. They have developed action plans with non-state actors outlining the role of civil society in the CAADP implementation process. In addition, they plan on serving three key roles:

1. As a watch dog
2. Advocate – to ensure that the government mobilizes the right amount of resources, and fund are allocated to priority areas, in a transparent manner.
3. Ensure that government policy is aligned with METASIP

17. **Farmer-Based Organizations Capacity Building** – GAAH is launching a new programme focused on strengthening farmer-based organizations. The programme will emphasize capacity building across three areas –

1. Participation in shaping high-level agricultural policy that affects their lives
2. Capacity for advocacy – in various thematic areas

3. Engagement in implementation of the METASIP at the district assemblies since they are about to begin the process of revising their plans in line with the national plans. Will organize a stakeholder consultation on LBOs, first to develop a strategy that will work inline with the action plan and begin the capacity building initiative. Trying to approach IFAD to support. Open to other partners supporting.

GAAH is committed to starting with 10 organizations in a pilot and gradually expanding to reach all 300 FBOs.

Leadership:

The capacity of the leadership of GAAH is unclear.

Management systems

The organization produces annual reports, strategic plans and engages in measurement and evaluation. A few documents have been shared which reveal various levels of rigor and depth.

Financials

The executive director stated that they had 2010 Audited financials and had already started working on the financials for 2012.

Knowledge Management/ M & E

The Executive Director mentioned that the organization was working to build its capabilities in this area.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

See above. However, it appears that GAAH is still finalizing and formalizing its programme offerings.

Accountability to partners

GAAH has not received any sizeable funds from donors since its inception. As a result, it has limited documentation to show.

Private sector integration

GAAH's engagement with the private sector is relatively weak. To-date, it has a few food processing companies which are its members including GODPC - an oil palm processing company and Cargill.

Financing/sustainability of operations

GAAH's operations are not financially sustainable. It is fairly clear that the organization is struggling and needs financial support, but the capability of the organization to absorb this support is unclear.

In 2012, GAAH plans on hiring a fundraiser/finance manager to support fundraising and funds management efforts.

Results-based management

Monitoring and evaluation remains a significant gap. However, **GAIN** – the Ghana Agricultural Initiative Network is supporting GAAH with M & E.

Coordination

GAAH's primary role is as a coordinator. It currently coordinates civil society engagement in CAADP as described above. In addition, it also facilitates the Parliament Hunger Caucus.

Parliament Hunger Caucus: The Alliance provides technical, secretarial and administrative support to the Caucus which consists of 20 members of parliament. The caucus is bi-partisan and brings the members of all sides of the political divide together to advocate and legislate against hunger.

GAAH also works closely with MOFA, the Ministry of Health's nutrition division and a range of research organizations.

Capacity development needs

Gaps

GAAH needs support with:

1. **Fundraising:** It has to fill significant funding gaps to ensure that it can begin a full scale implementation of its programmatic objectives.
2. **Monitoring and evaluation** to complement what GAIN is already doing.
3. **Technical support and training** for its Farmer Capacity Building Initiative.

D. SWOT Analysis

	Strengths <ul style="list-style-type: none">4. Sizeable membership base (although level of engagement is unclear)5. Strong ties with the Parliament via the Caucus3. Role in CAADP	Weaknesses <ul style="list-style-type: none">18. Lean organization with weak team19. Serious funding gaps20. Limited track record when it comes to managing money, resources and time21. Limited M & E systems
	Opportunities <ul style="list-style-type: none">1. Growing attention on FBOs and can leverage this to obtain additional support2. Growing momentum with CAADP – RAIP and NAIP, especially in Ghana	Threats <ul style="list-style-type: none">1. Other competing umbrella and policy organizations are emerging with credibility and significant donor funds

DOCUMENTS RECEIVED

FtF Profile – Public International Organization (PIO)

Organizational Profile and Overview

Institution:	IFDC (International Fertilizer Development Center)
Legal status:	Public International Organization (PIO)
Date:	January 18 th 2012
Interviewer:	Ndidi Nwuneli, Consultant, Africa LEAD
Persons interviewed:	Dr. Kofi Debrah, IFDC Representative, Ghana, Susan van Keulen-Cantella, Programme Manager, Agribusiness
Home office location	3 Orphan Crescent, Labone, Accra
Type of services offered:	Inputs, training, capacity building, access to finance
Year established:	

Mandate:

IFDC is a public international organization addressing critical issues such as international food security, the alleviation of global hunger and poverty, environmental protection and the promotion of economic development and self-sufficiency.

IFDC's mission is to increase sustainable agricultural productivity through the development and transfer of effective and environmentally sound plant nutrient technology and agricultural marketing expertise.

The Center was established in 1974 in response to global food and energy crises. To date, IFDC has provided assistance in nearly 100 countries.

Relevant Active Projects in Ghana

Africa Fertilizer Efficiency Program, 2009-ongoing

This program is an agricultural intensification effort targeting peri-urban farmers who have the potential to supply increased crop yields to nearby urban markets. These smallholder farmers, who have fields immediately adjoining urban areas, are trained by IFDC in new farming technologies and supplied with high-quality agro-inputs including fertilizer and high-yielding seed varieties.

Ghana Agro-Dealer Development Project (GADD), 2008-2012

The GADD project is building the agricultural productivity and incomes of 850,000 smallholder farmers across Ghana by increasing the availability and affordability of quality agro-inputs including seeds, fertilizer and crop protection products. To support these efforts, GADD is building the capacities of 2,200

agro-dealers and training them in the proper support of farmers. The project also builds the capacities of 150 seed producers.

DONOR: Alliance for a Green Revolution in Africa (AGRA)

Linking Farmers to Markets (FTM), 2010-2013

Through the FTM project, IFDC is increasing northern Ghanaian rice, maize, sorghum and soybean farmers' incomes and long-term business opportunities by developing new commercial linkages with traders, marketing companies, processors and institutional buyers. FTM will affect approximately 50,000 smallholders' livelihoods by creating farmer alliances, training and equipping small- to medium-sized enterprises and building lasting relationships with national, regional and international produce purchasing companies.

DONOR: Alliance for a Green Revolution in Africa (AGRA)

Mainstreaming Pro-Poor Fertilizer Access and Innovative Practices in West Africa, 2010-2013

The project improves livelihoods in West Africa with a focus on female and male resource-poor farmers,

farmer organizations and community associations through improved land husbandry and better access to, and more efficient use of fertilizer. The project utilizes a holistic Integrated Soil Fertility Management (ISFM) approach to improve depleted soils. The project also focuses in the areas of natural resources, improved technologies, competitive markets, private enterprise development and national policy advocacy.

DONOR: International Fund for Agricultural Development (IFAD)

Marketing Inputs Regionally (MIR Plus), 2009-2013

MIR Plus is improving policy and regulatory environments in the 15 nations of the Economic Community of West Africa (ECOWAS). The project is increasing the use and efficiency of agro-inputs, improving the availability of technical and market information and using technology to link producers' organizations with agro-dealers. The project links 2.23 million farmers to agro-dealers who will help train and supply the farmers. The project should increase maize and rain-fed rice yields by 20 percent for targeted

farmers in Ghana and Nigeria, and increase irrigated rice yields in Burkina Faso, Ghana, Nigeria, Senegal and Sierra Leone by 20 percent.

DONORS: Economic Community of West African States (ECOWAS), West African Economic and Monetary

Union (UEMOA), the Netherlands' Directorate-General for International Cooperation (DGIS)

Overview of Institution (Where does it work, basic organizational structure how many staff):

- Office in Tamale – 25 people
- Office in Accra – 40 people
- HQ in Alabama, Research dept is in HQ
- Structure: Country representative for Ghana, Programme Leaders, Project Leaders

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

1. \$400,000 a month – for operations
2. MIDA - \$5.2M for four years – IFDC covered the North
3. GAD – Ghana Agrodealer - \$2.5M
4. FTM – Linking Farmers to markets - \$1.8M
5. AFCM – Agricultural Value Chain and Mentorship Project - \$2.3M

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Ministry of Finance & Economic Planning (MOFEP)

Legal status: Public sector Institution

Date: February 18th 2012

Interviewer: Ndidi Okonkwo Nwuneli, Consultant, Africa LEAD

Persons interviewed: Dr. Alhassan Iddrisu, Ag Director, Real Sector Division,

Division Ms. Yvonne O. Quansah, Ag. Director Financial Sector

Dr. Sam Mensah, Executive Chairman SEM Group Ltd.
Adviser to the Ministry of Finance
4th Floor, Trust Towers, Farrar Avenue
(Interview with Dr. Mensah held in December 2011)

Home office location: Accra

Type of services offered: Economic Policy and budgetary oversight for the Ghanaian Economy

Year established: At Independence?

Mandate:

The Ministry of Finance exists to ensure macro-economics stability for promotion of sustainable economic growth and development of Ghana and her people through:

1. The formulation and implementation of sound financial, fiscal and monetary policies.
2. Efficient mobilisation, allocation and management of financial resources.
3. Establishing and disseminating performance-oriented guidelines and accurate user- friendly financial management information systems.
4. Creating an enabling environment for investment. In furtherance of the foregoing the Ministry is committed to the pursuit of excellence, transparency, probity and accountability in the management of financial resources.

Role under FtF (link to objectives and outputs of FtF):

Ensures an enabling environment for private sector engagement in agriculture. Promotes access to

financing.

Overview of Institution (Where does it work, basic organizational structure how many staff):

There are two key units of the ministry that are directly related to the FtF mandate:

1. **The Real Sector Division** is charged with supporting key sectors of the economy. This division takes a holistic view to examine the economy, and to determine the role of each sector and how to foster growth. The Division has 6 units – agric and agribusiness unit, industry unit, knowledge economy and services unit, energy oil and gas, social sector unit, climate change natural resource and environment unit. The Division has 12 core staff
2. The agriculture/agribusiness unit was established after a restructuring in the ministry in 2009/2010. The unit is new and has not become fully operational. It has three team members allocated to it. One person serves as the unit team lead - overseeing the formulation of the programmes and policies, and two policy analyst support the team lead.

The Financial Sector Division: explores issues such as financial inclusion, with a focus on bringing financial services to the door step of smallholders. It has been operational for 5-years and has benefited from support from multiple donors in developing its strategy, including the World Bank, GIZ, and the Swiss Economic Corp. The Division has ten team members.

1. The division Has 22-core staff – excluding support staff
2. Development Finance
3. Microfinance group - four employees
4. Other access to finance – SME and other development finance - two employees
5. The other 16 staff are in the:
6. Bank and non-bank unit
7. Capital markets unit
8. Pensions and insurance

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Total budget in 2011: 595M Cedis.

1. 533M Cedis from the Government of Ghana,
2. 57M Cedis from Donors (this excludes project support),
3. 5M Cedis from internally generated funds.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

MOFEP appears to have relatively strong leadership and it is currently undergoing a restructuring process and is developing clear job descriptions and outlining key reporting relationships.

2. Management systems

a. HRD

The divisions engage in regular work planning and giving the fixed budgeting cycle, they have very clear deliverables.

b. Financial

The funding structure for the Financial Services division is unclear, however the Real Sector division estimates that 1.2M Cedis is allocated to it.

3. Program/project design

The Ministry appears relatively responsive to the key issues facing the country, and the two relevant divisions are quite proactive in developing policies and initiatives to achieve their mandate.

In the Financial Services Division, there is significant focus on:

- Micro and financial sector policies – under the development financing policies – to promote agricultural and SME financing
- The Venture Capital Trust Fund -established in early 2000 to support VC investment in agriculture

In 2012, one key initiative is underway are:

Agriculture Insurance –a weather index insurance is being piloted by the National Insurance Commission in the North. Farmers will have to pay for it, as part of the cost of borrowing financing. This insurance will serve as an incentive for banks to provide loans. Stanbic, ADB and Ecobank are on the steering committee for the agriculture insurance scheme.

The Financial Services Division also recognizes the need to engage in more education among bankers about the need to provide agricultural financing. Soft loans to banks for agriculture unending has not worked because most of the banks prefer to provide loans to commercial farmers. Financing smallholders requires appropriate targeting, which most bankers are unable to do.

In the Real Sector Division – there is significant focus on:

- I. advising the minister on the microeconomic development in the economy towards the achievement of growth targets. For example, in 2012, Ghana expects to achieve a 9.6% growth

rate. In order to achieve this rate, targets are established for each sector. As a result, for its agriculture/agribusiness unit, the team is focused on:

2. providing advise on agribusiness policy in order to ensure that targets that are set are achieved
3. identifying structural weaknesses and propose recommendations
4. analyzing policy
5. forecasting growth
6. disseminating information on the performance
7. monitoring and evaluating the performance of the sector

Priority programmes for 2012 include – budget hearings with the agric ministry. Monitoring progress on the Ghana Medium Term Strategy. In the course of the year, specific actions will reviewed, and at the 6-month mark, any other policy directions that emerge will be fast tracked and assessed. The team will use instruments to complete analysis and to then make recommendations.

Using data from MOFA, Ghana Statistical Service – Agric Growth Data and IFPRI, the Agriculture/Agribusiness unit It is committed to working on papers on the agriculture and agribusiness sectors, encouraging staff to develop policy briefs to advise management, publish information on the website, and share information through workshops

4. Accountability to partners

MOFEP's Financial Services Sector's key partners are:

- a. GIZ – ARP - Apex
- b. DANIDA – ARP Apex- clearing agency – the minicentral banks focused on rural and community banks
- c. EMCB – World Bank, Swiss – strengthening the Inspection Unit to supervise the APR Apex
- d. MCA – connected 63 rural banks

MOFEP's Real Sector partners include:

1. UNDP – equipment
2. DFID – climate change programme and oil and gas unit

MOFEP provides regular updates with these agencies and works very closely with them on project implementation.

5. Financing/sustainability of operations

MOFEP's initiatives are not self sustaining. There is a complete dependency on the Ghanaian government and donors.

6. Results-based management

MOFEP's Development Financing initiatives are just starting so it is too early to judge its success. However, it will measure project objectives and indicators to determine whether it is meeting the objectives.

Knowledge management is weak. However, this is key and it has to be linked to analysis. Knowledge has to be managed and shared so that people will understand and use it.

7. Collaborations

There is minimal collaboration between the Ministry of Finance and other ministries. However, the director of the Real Sector Division has recently joined the CAADP Steering committee.

8. Capacity development needs

The Financial Services Division needs help:

1. Developing sustainable financing products/services that they introduce
2. They could benefit from external expertise, training, study tours. To-date, this unit has not received any support and nothing has been done
3. Access to Finance unit needs to be trained in development financing

Real Sector Unit

2. Imbedded agricultural economists to support the unit
3. Training for staff in the unit.
4. Planning support
5. Monitoring – would like to select a few projects in the agribusiness sector – physical monitoring – to see project – targets are being reached – MOFA will provide interface

General Capacity Gaps

- There are a range of human resource gaps within the Ministry of Finance. They include the following:
 1. There is only one PHD economist in the entire Ministry of Finance. This makes it difficult for the staff to operate at the highest levels. Unfortunately, the conditions of service make it difficult to attract qualified and committed economists
 2. There are few chartered accountants. As a result, there is limited capacity for financial management

3. There are no investment bankers in the Ministry which limits its ability to engage in project finance, especially for infrastructure development initiatives.
 4. While the perks for senior level positions are high, perks for entry level staff are relatively low.
- Knowledge management: There is no knowledge management initiative or capacity within the Ministry
 - Technology: There is limited use of appropriate software, limited networking, and there are a few databases for managing information. The Ministry domain, including the use of dedicated email is still very limited.
 - Measurement and Evaluation: The budget development and implementation units would benefit immensely from measurement and evaluation systems.
 - There is an urgent need for investment in systems and structures that ensure continuity and sustainability of programmes and initiatives, especially between the lives of administrators and administrations.

SWOT Analysis

	Strengths <ol style="list-style-type: none"> 1. Committed leadership 2. Focus on delivering mandate 3. Have access to funds, relatively to other ministries 4. Has appropriate systems and structures for effective implementation of products and initiatives 	Weaknesses <ol style="list-style-type: none"> 1. The Development Finance and Agriculture/agribusiness units are relatively new, staff have limited skills and little exposure 2. Limited M & E outside micro-economic indicators 3. Limited knowledge management 4. Limited collaborations
	Opportunities <ol style="list-style-type: none"> 1. Growing global and local interest in development financing 2. 3. 4. 	Threats <ol style="list-style-type: none"> 1. Credibility of data from MOFA limits ability to use data for planning purposes 2. 3. 4.

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Ministry of Trade and Industry (MOTI)
Legal status: Public Sector
Date: January 13th/January 16th 2012

Interviewee: Nnidi Nwuneli, Consultant Africa LEAD
Persons interviewed: Mr. Robert Baffour Tando, Deputy Chief Industrial Promotion Officer (Director), SME & Technology Division
Mr. Eric Martei Marmah, Assistant Industrial Promotion Officer, SME & Technology Division

Home office location: Accra

Type of services offered: Policy development, initiatives and programmes focused on promoting trade and investment in Ghana

Year established:

Mandate:

The Ministry of Trade and Industry is committed to developing a vibrant, technology-driven, liberalized and competitive trade and industrial sector that substantially contributes to economic growth and employment creation. It develops trade and industry policy and programmes to support the Ghanaian private sector. Its four primary pillars include:

1. Transforming enterprises
2. Strengthening Trade and Industrial Growth
3. Generating Employment
4. Improving Livelihoods

Over the years, MOTI has been engaged in a few agriculture specific initiatives including:

1. Trade Sector Support Programme – TSSP – launched in 2005 – 2010
2. Cotton Development Programme – 2006
3. Special Presidential Initiative on Palm - 2009
4. Productive agroprocessing to ensure that Ghana becomes a major agroprocessing economy in the sub-region by 2015. Focus sectors include cassava into starch, fruits and vegetables – tomatoes – fish canning, vegetable oil, oil palm, nursery up to milling

Role under FtF (link to objectives and outputs of FtF):

Supporting the emergence of a vibrant private sector and the growth of agroprocessors and actors across the agricultural value chain.

Overview of Institution (Where does it work, basic organizational structure how many staff):

1. MOTI has 260 employees across Ghana
2. MOTI has recently completed a restructuring process. Its new structure is inline with Ghana's new Industrial policy.
3. The Minister is supported by the deputy minister, and a chief director reports to the deputy minister. There are two “buckets” of technical directorates:
 - trade which consists of multilateral & foreign trade, domestic trade, export trade and trade facilitation
 - industry - small and medium enterprises, manufacturing, standards, logistics and value chains.
4. There is an independent project management unit to monitor the work of the Ministry
5. There is also a Ministerial advisory board which provides support and advice to the minister
6. There are a range of agencies that are under this ministry including the Standards Board, Gratis Foundation, Export Promotion Council, NBSSI, CEDECOM, Rural Enterprise Project, MSME Project, Private Sector Development Project.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

The overall budget for MOTI in 2011 is relatively unclear. However, it appears that the main Ministry utilized 2.5M Cedis. The agency that received the most donor funding was the Rural Enterprise Project which received 15.2 M cedis.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

The Minister of MOTI is recognized and respected for her work in MOTI. However, it appears that the organization is relatively bureaucratic and the division directors have little or no power and information.

2. Management systems

a. HRD

The Ministry has strong internal and external communication tools including brochures, newsletters, documents and fliers for all of its numerous activities and for the activities of its parastatals.

b. Financial

The process for monitoring the flow of resources within MOTI is unclear.

3. Program/project design

MOTI's experience and expertise to-date has been more focused on trade. However, with the creation of the new industrial policy, it is working to build its expertise in the area of industrial development.

There are a range of initiatives that the Ministry of Trade and Industry are involved in which directly support FtF:

SMEs

- The Rural Enterprise Project (REP) is a collaboration between the Government of Ghana, African Development Bank and IFAD – focused on supporting micro and small scale enterprises in the rural areas. The services provided by REP include agroprocessing, services, management training and access to finance.
- ✓ National Board for Small Scale Industries – Operates 66 Business Advisory Centers across Ghana. These Centers are managed by a technical officer, who is supported by a driver and a secretary. The Centers co-opt colleagues from other districts for special programmes.
- ✓ Financing is channeled through rural banks at the district levels
- ✓ Medium-Large Scale Companies
- ✓ Export Development & Agriculture Investment Fund – EDIF
- ✓ Ghana Private sector Development Fund – Facility from Govt of Ghana and Govt of Italy, to help the manufacturing sector, with an emphasis on the agroprocessing Euro 20 M

Others

- RUMSEC – rural, micro, cooperatives bodies. Women groups – cold storage for women in the fishing communities, technical assistance
- Ghana Standards Board
- GRATIS Foundation – Technology transfer unit – transfer technologies to SME, fabricate equipment and engage in training for its clients.
- President's Special Initiative on Oil Palm – 2006
 - Crop selected as one of the crops to help them cultivate and become gainfully employed.
 - MOTI granted the Kade Oil Palm Research Station support to create an improved variety called Tereno.
 - MOTI purchased the nuts, raised as seedlings, and gave it to the farmers to produce seedlings
 - 33 nurseries sites – agric officers serve as contact basis
 - Established in 25 districts
 - Many of the farms are operational
 - Lack of processing facilities in close proximity to the farms has limited the success of the programme. MOTI is currently attempting to encourage private sector who are willing to establish refineries.

- Cotton Programme

4. Accountability to partners

MOTI has established indicators, outputs and activities. It also has a project management unit and the policy, planning, monitoring and evaluation unit to support the different initiatives.

5. Collaborations

MOTI partners with a range of civil society institutions including:

- Association of Ghana Industries
- Ghana National Chamber of Commerce & Industries
- FAGE – Association of Ghanaian Exporters
- Association of Small Scale Industries
- Suame Magazine Industrial Development Agency
- Private Enterprise Foundation

MOTI partners with development partners including:

12. Trade Capacity Building - which focuses on strengthening government standards institutions including the Ghana Standards Board, Laboratories etc. MOTI is the lead agency for UNIDO – Intervention is sponsored by SECO – the Swiss.

MOTI partners with MOFA on:

13. Cotton Programme with UNDP and MOFA.
14. Tree Crops – Outgrower Scheme
15. MOTI representative serves on the steering Committee

Other Public Sector Institutions

16. Science & Technology
17. Food Research Institute
18. Institute of Industrial Research, SARI

6. Financing/sustainability of operations

MOTI's activities are funded by donors and the Ghanaian Government.

7. Results-Based Management

Even though MOTI has a dedicated Project Management Unit and PPME department, it is unclear how these units support the operations of the Ministry and their capacity to monitor and track activities.

8. Capacity development needs

5. Need to strengthen the National Board for Small Scale Industries and the Business Advisory Centers to enable them effectively support rural businesses from inception through the growth phase.
6. Revamp weak Business Advisory Centers , especially those in the most disadvantaged communities
7. Strengthen the Outgrower Value Chain Fund
8. Improve the dissemination of quality Market information – develop and strengthen information flows
9. Enhance the channel of communications between MOFA, MOTI and Industry

9. SWOT Analysis

	Strengths 7. Significant political will and support for the Minister 8. Strong internal and external communication tools.	Weaknesses 1. Relatively bureaucratic, with significant challenges associated with providing information 2. Limited collaboration between MOTI and MOFA, even for agriculture/agribusiness specific projects 3. Relatively wide mandate, and low field presence limits capabilities 4. Mixed results from the BACs
	Opportunities 1. Growing interest in Africa as the last frontier – opportunity for significant investment from international investors	Threats 7. Other agencies filling the training and SME support role 8. Private sector growing distrust of government and vice versa

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution:	Policy, Planning, Monitoring & Evaluation (PPMED) Directorate - MOFA
Legal status:	Public Sector Organization
Date:	January 10 th 2012
Interviewer:	Ndidi Nwuneli, consultant Africa LEAD
Persons interviewed:	George Ashiabi, Acting Director, PPMED Angela Dannson, Donor Coordination
Home office location:	MOFA Office, Room 11/12, Accra Ghana
Type of services offered:	Policy and planning
Year established:	First in 1960s and mandate was reviewed in the 1980s

Mandate:

The PPMED's mission is to ensure the development of effective policy and programmes and coordination of the agricultural sector for higher productivity and reduced poverty.

Its vision is a well-coordinated and harmonized agricultural policy environment leading to increased agricultural growth and income.

It functions consist of the following:

- Formulation and analysis of agricultural policies and programmes and assessment of impact on both producers and consumers;
- Review of sector policies and programmes;
- Coordination of sector programmes;
- Coordination of the preparation of MoFA's Annual Plan and Budget;
- Facilitating the release of funds to Cost Centres;
- Monitoring financial expenditures;
- Monitoring and Evaluation of agricultural sector programmes, projects and expenditures;
- Provision of technical support in project appraisal, mid-term and project completion evaluations of programmes and projects under the ministry;
- Dissemination of information on the implementation of agricultural sector activities

Role under FtF and how organization contributes to objectives/outputs of FtF:

- Improved policies to promote agricultural growth and ensure an enabling environment for private sector investment in agriculture
- Increased public private partnerships

Overview of Institution (Where does it work, basic organizational structure how many staff):

- The P.P.M.E.D Directorate is one of the four line Directorates of the Ministry of Food And Agriculture. The director of the PPMED reports to the chief director who reports to the minister.
- It has 350 employees across Ghana, and 64 employees in Accra
- They consist of professionals, technical staff and secretarial staff
- There is no clear organizational structure within the PPMED unit, however, there is supposed to be a monitoring and evaluation unit and a budget unit.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

- According to the Medium Term Expenditure Framework (MTEF)'s budget estimates for MOFA in 2011, the Planning, Budgeting, Coordination and Monitoring component of the budget was approximately 2,985,754 Cedis. However, this was projected as less than 1% of MOFA's overall budget. Personnel costs constituted 90% of the entire budget.
- Donor support for this unit was estimated at 222,000 Cedis. This is less than 1% of the entire budget and indicates that donors are not actively or directly engaged in PPMED. Beyond the provision of external training and technical assistance provided by organizations such as IFPRI, FAO and IFAD, and the ongoing support provided by GIZ, the unit essentially operates on its own.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

- George Ashiabi, was appointed the Acting Director of PPMED six months ago (around July 2011). His status as an acting director minimizes his direct authority and he appears relatively uncertain of his new role.
- There are 5-7 strong individuals in senior roles within PPMED. Besides this group, there is a large management gap, and a missing middle within the organization.

2. Management systems

a. HRD

Encourages workforce diversification throughout organization

PPMED's human resource issues are characteristic of the key challenges facing the entire Ghanaian civil service.

1. **Poor structure:** PPMED plays a central role within the ministry and its policy analysis, formulation, implementation, monitoring and evaluation mandate is for the benefit of all the other directorates. However, given that it is managed by the Chief Director, it operates as just of the directorates and its influence and impact is severely limited. This issue was highlighted in the May 2003 IFPRI/GTZ report titled "Assessing Capacity Strengthening Needs for Agricultural Policy Analyses in Ghana) and

there were clear recommendations for a new structure within PPMED and within the Ministry. Unfortunately, it appears that there has been little/no changes since the report was completed.

2. **Unclear roles and responsibilities:** It appears that all the capable staff within PPMED are overwhelmed with activities that are not directly tied to the mandate of the unit. They spend the bulk of their time drafting speeches as opposed to policy analyses and measurement and evaluation. GTZ had worked with the previous director to attempt to address this issue. However, with his exit from the unit, most of their work has been stalled.
 3. **Understaffed:** There is a general viewpoint that PPMED is understaffed and needs to hire more qualified people to fill the critical gaps within the directorate.
 4. **Limited Skills:** The personnel do not have the skills to conduct effective policy analysis. They are engaged with policy reporting and coordination, but do not have the ability to analyze, synthesize, inform and influence the work of the Ministry. As a result, the ministry is more reactive instead of proactive, and its ability to take decisions of programmes mid-way, based on results has been very limited. According to one of the interviewees – “We had to wait for a joint sector review of the fertilizer subsidy, block farm, and inkind services, before we could make a decision, when evaluations should have been ongoing. Even when the recommendations came, we did not think they had time to act on them.”
- The May 2003 IFPRI/GTZ report titled “Assessing Capacity Strengthening Needs for Agricultural Policy Analyses in Ghana) highlighted the serious structure, staffing and skills gaps that PPMED has, as highlighted above. More specifically, the report stated that in 2003, PPMED had approximately **35** staff member involved in various forms of policy analysis.
 - 19 had first degrees
 - 11 had 2nd degrees
 - 2 who indicated that they have special training in policy analysis

b. Financial

As noted above, PPMED does not effectively have an independent budget that it manages. Its resources are limited and any donor funds are channeled through the MOFA Finance office.

c. Knowledge Management

PPMED does not have any knowledge management systems. However, the Ministry has recognized this as a priority and is working to address this challenge.

d. M & E

PPMED tracks 110 indicators. However, the staff use Excel and do not have appropriate software for fulfilling their role.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

PPMED does not have an annual strategic planning process and the last strategic plan was created 3-5 years ago. The directorate struggles to prioritize its key programmatic focus and does not engage in explicit programmer or project design.

Unfortunately, the interviewees were unable to find the previous strategic or workplans and promised to send it via email if they were able to find any relevant documentation.

4. Accountability to partners

To-date, it does not appear as if PPMED has had any explicit projects with partners which it has had to report upon. It has an ongoing relationship with GIZ related to value chains and extension and GIZ is playing the role of partner in attempting to strengthen the work of the PPMED in these and other areas.

It is important to note the PPMED is also charged with donor coordination and Angela Dansson convenes the Donor Working Group on a monthly basis. It is unclear how these meetings outcomes affect the work of the PPMED and vice versa.

5. Private sector integration

There is limited private sector engagement with the work of PPMED. Previously, PPMED engaged with the private sector via the Private Sector Enterprise Foundation meetings, the MITSEP Steering Committee Meetings and the Agric Sector Working Group. However, these meetings have been more infrequent. Unfortunately, the Ag Sector Working Group has become dormant and there is an urgent need to revive it.

6. Financing/sustainability of operations

99% of PPMED's funds are from the public sector, and the directorate is a critical one within MOFA. As a result, there are limited fears about its sustainability as a unit.

7. Results-based management

Even though measurement and evaluation are critical components of the PPMED mandate, there is limited M & E within the unit and the employees are not held accountable for delivering on any clearly outlined workplan or performance targets.

8. Effectiveness/results

PPMED has not been able to achieve any significant results, given the significant human resource, structure and systems challenges that it faces.

9. Coordination

PPMED has a critical role to play in inter-ministerial and intra-ministerial coordination. However, the organization has struggled to effectively play this role. However, there is a growing recognition that previous committees need to be revived and strengthened. More specifically, the Ag Sector Working

Group which engaged the Ministry of Finance, Trade & Industry, Rural Development and key private sector and civil society partners needs to be revived. Key members need to be contacted to obtain their feedback on how the group can be strengthened and a clear mandate and clear systems and structures need to be instituted to ensure that meetings are planned, invitations are disseminated on time, and the actual meetings are strategic and relevant. In addition, post meeting actions and follow-up will be critical to ensure that partners return for future meetings.

9. Capacity development needs

Gaps

- **Human Resource Issues:**
- **Knowledge Management/M & E:** As highlighted above, there are no clear knowledge management and M & E capabilities within the unit, and the PPMED does not have appropriate software for these two critical roles.
- **Coordination:** As stated above, PPMED needs to enhance its inter-ministerial and intra-ministerial engagement, as well as its engagement with the private sector and civil society.

Identify potential scale of impact due to institutional strengthening on the implementation of FtF and its beneficiaries

PPMED is a pivotal directorate within MOFA, but there has to be significant political will and continuity in leadership before any real changes can take effect. The 2003 report produced by IFPRI and GIZ and GIZ's interventions to-date have not made a significant difference. As a result, the first step would be to change the structure of PPMED and its positioning within the Ministry and then get the right people into the right positions, before providing the software and tools for M & E and knowledge management and then provide the training to ensure that the new employees can use the tools.

10. SWOT Analysis

Internal	<p>Strengths</p> <ol style="list-style-type: none"> 1. Critical mandate within the Ministry 2. Key interface with donors 3. A few strong staff who are respected within MOFA 	<p>Weaknesses</p> <ol style="list-style-type: none"> 1. Understaffed and current staff are relatively unskilled especially in key aspects of mandate 2. Poor internal structure and not appropriately placed within MOFA 3. No knowledge management and very weak M & E capabilities 4. Poor strategic planning 5. Weak interministerial and intra ministerial coordination and weak interface with the private sector /civil society
External	<p>Opportunities</p> <ol style="list-style-type: none"> 1. Growing recognition of the importance of agricultural policy and the role of PPMED within MOFA and for the success of Ghana's agricultural objectives 	<p>Threats</p> <ol style="list-style-type: none"> 1. Mandate may be replicated by another unit within MOFA 2. External agencies can easily take on coordination role 3. Donor fatigue and private sector/civil society distrust

DOCUMENTS RECEIVED

- 2011 budget
- MOFA Org chart
- May 2003 IFPRI/GTZ report titled "Assessing Capacity Strengthening Needs for Agricultural Policy Analyses in Ghana"

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Savannah Accelerated Development Authority (SADA)
Legal status: Public Sector Organization
Date: January, 11th 2012
Interviewee: Ndidì Nwuneli, Consultant, Africa LEAD

Persons interviewed: Alhaji Gilbert S. Iddi

Home office location: Tamale (exact location pending)
Type of services offered: Development agency

Year established: 2010; CEO appointed October 2011

Mandate:

The Savannah Accelerated Development Authority (SADA) is a dedicated authority focused on accelerating economic growth and social development in the Upper East, Upper West and Northern Regions as well as those districts from Northern Volta and Northern Brong-Ahafo Regions which make up the Northern Savannah Ecological Zone (NSEZ).

According to its 2011 business plan, It is mandated by law to bridge the development gap between the NSEZ and the rest of Ghana by:

18. Providing strategic planning guidance to government on the implementation and review of an accelerated development strategy for the NSEZ
19. Mobilising human, financial and other resources for the implementation of the accelerated development strategy
20. Coordinating existing and future development and related policies affecting the NSEZ with a view to ensuring coherence in policy-making and implementation.

The goal of SADA is to double per capita incomes of northern Ghanaians and reduce the incidence of poverty to 20 percent within 20 years in the Northern Savannah Ecological Belt.

SADA's objectives for the period 2012-2016 are as follows:

1. To facilitate the capacity of institutions in the NSEZ to undertake development planning and management focused on addressing accelerated growth and regional inequalities

2. To facilitate the orientation of informal sector and primary producers towards expanded market demand
3. To facilitate increased participation of women in market oriented production and services
4. To facilitate increased private sector investment
5. To catalyse infrastructure development in a manner that reinforces modernised production, access to markets
6. To facilitate the empowerment of marginalised and vulnerable women, men and youth to participate actively in a modern economy
7. To facilitate environmental renewal, climate resilience and adaptation initiatives
8. To institute a region-wide social protection agenda and strengthen existing institutions and MMDAs that deliver social protection activities

Role under FtF (link to objectives and outputs of FtF):

Northern Ghana has the highest rates of poverty and malnutrition in Ghana, despite its rich agrarian heritage and the potential for the region to serve as a bread basket of the country. SADA can play a pivotal role in accelerating agricultural development and coordinating key agencies in the region.

Overview of Institution (Where does it work, basic organizational structure how many staff):

SADA is governed by a national board, composed of 9 people whose term is for four years renewable for a 2nd term. The SADA Board appointed a CEO in October 2011 to oversee the Secretariat and execute upon the SADA mission, vision and objectives.

He will be supported by four key directors -

1. Integrated Development Programs
2. Finance & Resource Mobilization
3. Human Resources, Public Affairs & Administration
4. Monitoring & Evaluation

These directors will be supported by 18 Technical Departments staffed by 36 specialists who will engage in a range of development activities including:

1. Planning & Research
2. Agricultural Modernization & Food Security
3. Environment, Human Settlements and Infrastructure
4. Mining & Natural Resources
5. Social Development and Gender
6. Industry & Services

SADA will engage 10 junior office staff (clerks, drivers, security, cleaners) serving the needs of the wider organisation. SADA will employ 57 staff when at full capacity.

SADA will be supported by a Stakeholders Coordinating Committee – an Advisory body with 50 members in total.

SADA's primary office will be in Tamale, and it will have a liaison office located in Accra. This liaison office will be staffed by a Corporate Affairs Officer/Board Secretary and a Liaison Officer for Inter-Governmental Relations.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

In terms of financing, the SADA Business Plan projects a funding requirement of approximately **240 million Ghana cedis** in direct core and programming costs to enable SADA to deliver its mandate for the first 5 years (2012-2017). The plan also projects another **1.5 billion Ghana cedis** required for direct investments in strategic infrastructure and other private sector ventures to kick-start accelerated growth and job creation in the SADA area.

For SADA's core and programming costs, the Government of Ghana has already committed up to **30 million cedis each year for the next 5 years** to meet these costs, amounting to 150 million Ghana cedis over the 5-year period of the plan. This leaves a **funding gap of 90 million** in critically-needed technical assistance and other development program costs.

DFID is the lead donor in the development of SADA and is also coordinating the activities of 19 other donors who are engaged in the Northern region.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

Leadership:

Alhaji Gilbert S. Iddi assumed the role of CEO in October 2011. To-date, he is still engaged in the process of building his team. As a result, it is too early to judge his performance or capabilities.

2. Management systems

SADA does not have any management systems or structures in place. DFID supported the development of the Business Plan and has been managing SADA's activities to-date, including the creation of the SADA website.

Program/project design

According to the SADA CEO, the organization's programmatic approach will be three-pronged:

- Economic development activities: Modernization of agriculture, based on forestry, tree planting, market led out grower schemes along a number of value chains, including - maize, rice, soya, and cotton; Irrigation providing infrastructure for irrigation purposes; Pack houses for vegetable production; Livestock production etc. The development of growth polls
- Social integration - Education and health
- Equity- gender and social inclusion - Mainstreaming gender in all activities

The business plan also includes the following descriptions:

- Agricultural Modernisation & Food Security. Transforms subsistence agriculture to cash crop and high-yield commercial agriculture, attracting private sector investors into the agricultural value chain to support and sustain out-growers and to provide capital, technology and access to large domestic, regional and international markets.
- Private Sector Development. Supports the establishment and growth of businesses in agribusiness, manufacturing, mining, tourism, transportation and allied services; leads the transformation of the industrial and service sector from a primary producing zone to one in which industrial and allied service activities and related employment opportunities increase substantially; coordinates efforts to improve the business enabling environment.
- Environment & Infrastructure. Ensures sustainable environmental management to alleviate the effects of persistent floods and droughts in the NSEZ; promotes prudent infrastructure development that fosters climate resilient practices and facilitates the development of growth poles around the main river basins; promotes diversified environmental management practices and supports agencies.
- Mining and Natural Resources. Collates and analyzes data and commissions new studies into the mining and forestry potential of the NSEZ.
- Land Management. Problem solves agricultural and industry land acquisition and development challenges, including land tenure issues in rural areas and access to new industrial and business estates in urban areas; facilitates initiatives to manage land more productively and resolve climate change threats.
- Training & Development. Coordinates training and development initiatives, works collaboratively with training providers, brokers new training products and facilitates access to training funds not currently available to providers.

4. Accountability to partners

According to the 2011 Business plan - SADA will achieve its objectives by working with and through others to develop and implement a focused and prioritised set of activities. It will work with relevant Ministries, Departments and Agencies (MDAs), District Assemblies and decentralized institutions (MMDAs), the private sector, civil society and NGOs. SADA's coordination role will include the following:

1. Work with the NDPC to ensure that regional and district priorities are reflected in the national development and resource allocation plans of the Ministries, Departments and Agencies (MMDAs) at the national level
2. To ensure efficiency in implementation and the achievement of the relevant outcomes, SADA will sign a Memorandum of Understanding with MMDAs and partnering organisations/agencies to clarify expectations and ensure efficient implementation and the achievement of outcomes
3. Provide advocacy, policy harmonization and management support for the implementation of the SADA strategy
4. Mobilize adequate funding for the SADA strategy from central and local government budgets and from the donor community in a manner that increases funding for investments in the SADA zone
5. Coordinate programmes of MMDAs to avoid duplication and waste, while promoting cross-regional integration of these programs
6. Ensure that key stakeholders, especially civil society, effectively participate in the SADA dialogue, in implementation and in monitoring its activities
7. Provide mechanisms for addressing cross-cutting issues (gender, environment, social protection)
8. Provide mechanisms for dialogue with development partners through regular meetings and consultations
9. Support the development of private sector interface points to facilitate coordination of interventions and, in particular, platforms for engagement with banking and financial service providers, manufacturers associations and trade associations. Facilitate a robust coordinated Peace Support Network to develop and sustain the peace-building and conflict resolution efforts of Government and non-state actors in NSEZ
10. Enable and support a clear and coordinated land management system within the framework of the Land Management arrangement in Ghana

5. Private sector integration

SADA plans on partnering with the private sector to invest in the Northern region. It is already in discussions with:

- Savannah Centuries regarding real estate development
- WIENCO regarding hydro power generation
- A range of banks regarding the creation of a private equity fund

6. Financing/sustainability of operations

SADA needs at least 90 M to cover the funding gap in its operating expenses. In addition, it needs significant amount of money to cover its ambitious programmes. To-date:

- DFID has contributed \$18 M towards the Millennium Village Project which will be launched in May 2012.
- The Chinese government has provided a grant of \$1.5 M to purchase equipment

9. Capacity development needs

Given that SADA is essentially a start-up, it requires considerable support in a range of areas:

19. Training for its new staff
20. Financing
21. Equipment support

8. SWOT Analysis - start-up status – Too early to really assess

	Strengths I. Significant political buy-in and broad-based support	Weaknesses I. Relatively slow start, and early dependence on DFID
	Opportunities 9. Tremendous interest by donors and key stakeholders in the Northern region	Threats I. Potential to get bogged down in complex mandate and interests of diverse stakeholders

Note: make sure to collect key documents for later review. These may include: strategic plan, annual/performance reports, monitoring reports/data, evaluations, budgets

2011 Business Plan

SADA Act 805 – downloaded from the Internet

FtF Overview - For-Profit Company

Organizational Profile and Overview

Institution:	Stanbic Bank
Legal status:	Private Company – Wholly owned subsidiary of the Standard Bank of South Africa
Group	
Date:	January 13 th 2012
Interviewee:	Ndidi Nwuneli, Consultant Africa LEAD
Persons interviewed:	Kevin Wingfield, Director, Personal & Business Banking Valco Trust House, Castle Road, Ridge, Accra
Home office location:	Accra
Type of services offered:	Financial services, banking
Year established:	1999

Mandate:

Stanbic Bank's mission is to become the best universal and commercial bank in the country by making the right connections to move the business of its customers and stakeholders forward. Historically focused on corporate banking, Stanbic has extended its services to commercial and personal banking, attempting to meet the needs of small and medium size enterprises.

Role under FtF (link to objectives and outputs of FtF):

Agricultural financing for activities across the value chain

Overview of Institution (Where does it work, basic organizational structure how many staff):

1. 23 branches – every single regional capital, except for Kafordo
2. Dedicated agriculture team – four people who have been working over the past two years with fairly limited success. They have been going up a learning curve and building the bank's appetite for agricultural lending.

Key Agriculture Related Activities

Stanbic offers finance, investment and risk management solutions as well as a range of agribusiness products, commodities and services.

The Agribusiness sector focus includes:

- Input suppliers to the agricultural sector.
- Production operations on the farm
- Storage, transport and logistics of agricultural products
- The processing of agricultural commodities

AGRA/IFDC partnership

- First loss guarantee from AGRA, reduced credit risk exposure to Stanbic
- AGRA also provided capacity building and funding support for training and improvement of skills.
- Short-term agricultural financing (3-8 months) provided to aggregators, input dealers and cooperatives – through a production cycle
- 5-year relationship – contractual – no clear targets.
- Lending was provided on a commercial basis, conventional bank credit. Price it more competitively, because of risk reduction.
- Range of loans - \$100,000 for individuals - \$5M for cooperatives.

AGRA/DANIDA/IFDC Partnership

- 2012 initiative with Danida, focused on Northern Ghana
- Danida will contribute \$ 3 million to the Ghana Loan Portfolio Guarantee Fund, being implemented by Stanbic Bank Ghana.
- The guarantee agreement will make funds available to agriculture and agribusiness in Northern Ghana, and borrowers are to benefit from long term financing, from the Government of Denmark, through Stanbic Bank.
- Without a DANIDA or AGRA, Stanbic would finance more selectively, and it would not be affordable.

SME Financing

Aggressively going into the SME space via a unique lending approach. Require entrepreneurs to complete a psychometric test which gauges entrepreneurial skills, intellect, honesty, and willingness to recognition to repay. Funds are for working capital for existing companies, not start-ups.

Key Challenges related to Agricultural Lending/SME Financing:

1. Finding the right lending opportunities
2. Managing price risk
3. Developing hedging mechanisms
4. Developing expertise to enable it to provide long-term financing

FtF Overview - International NGO

Organizational Profile and Overview

Institution:	Technoserve
Legal status:	International NGO
Date:	December 13 th 2012
Interviewer:	Ndidi Nwuneli, consultant Africa LEAD
Persons interviewed:	Nick Railston-Brown, Country Director
Home office location:	75 Volta Street, Airport Residential, Accra, Ghana
Type of services offered:	Agribusiness, private sector linkages
Year established:	1971 in Ghana

Mandate:

TechnoServe helps entrepreneurial men and women in poor areas of the developing world to build businesses that create income, opportunity and economic growth for their families, their communities and their countries.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Enhancing the productivity of farmers, linking them to markets and enhancing private sector engagement with smallholder farmers.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Number of staff: 50

Annual Budget: Approx \$2.5m

Number Offices: 5 (Accra, Chirano, Techiman, Tamale, Bolgatanga, Wa)

Relevant Programmes

ADVANCE (partner with ACDI/VOCA)

The Agricultural Development and Value Chain Enhancement program (ADVANCE) program (2009-2013) aims to transform the competitiveness of three major value chains in Ghana's agricultural sector – namely maize, rice and soybean. TechnoServe is one of 7 partners implementing the program in northern Ghana. Much of the work involves facilitating linkages (both horizontal and vertical within each value chain, to build trust amongst the input dealers, farmers, aggregators & traders and credit providers. TechnoServe holds business skills trainings sessions for local value chain stakeholders and also builds up links from the farm gate to the end user, ensuring that farmers access to guaranteed market and good prices for their produce.

Prior to the end of 2011, over 12,000 beneficiaries had been trained in improving agricultural productivity and 9,549 in business development skills. TechnoServe has also worked with 3 actors (two processors and one financial institution) to encourage the use of SMS platforms as a communication tool

for clients. In addition, a total of 8,339 beneficiaries had accessed loans valued at over US\$945,000 as of October 2011.

Chirano AGRIBUSINESS INITIATIVE

The program is an agribusiness growth initiative with goals of doubling the productivity and incomes of 1,500 farmers at the end of the project life in 3yrs. Six communities are all located within the catchment area of Chirano Gold Mine in Bibiani-Anwiaso-Bekwai and Sehwi Wiawso districts.

For the first phase, the program is targeting three crops-cocoa, plantains and irrigated vegetables. The program intervention includes an input credit scheme, training in agronomic practices and business development training. Initial field reports from the cocoa harvest suggests yields have increased by between 60-200%, more importantly at the end of 2011 the farmers repayment rate of the inputs provided on credit stood at 98% - well ahead of expectations – showing that they are now running their farms as a business and emerging as entrepreneurs.

Allanblackia Project

A small project that is providing training in business development skills to collectors and focal persons within the project areas in the forest zone. It will undertake economic analysis and development of Allanblackia production modules, conduct a study into the viability of a micro finance scheme and support the development of strategic plan for the future development of the partnership and the Allanblackia sector.

Cocoa Abrabopa TechnoServe Ghana is partnering with Wience Ghana Limited and the Cocoa Abrabopa Association to implement an integrated business development and agronomic skills training program for Cocoa producers. The objective of this program is to improve the yields and incomes of Cocoa farmers in Ghana.

The program is currently operational in all seven Cocoa growing regions in Ghana with a farmer population of nearly 24,000 and expected to reach over 40,000 in the next few years.. On average yield increases are 330% with incomes increases (gross margins) are about 260% with 96-98% of the credit repaid. The farmers are organized into small farmer groups (the community level typically has 12 members), with cluster groups, and district regional and the national executive further up the hierarchy. All membership fees are paid and group retention is running at between 70-80%.

The results show that the success of the program is its ability to move from a “top-down” supply driven approach (I want to sell you a bag of fertilizer) to “bottom-up” farmer led demand for products and services (how do I buy a bag of fertilizer).

Masara N'Arziki (Maize for Prosperity) Project

A similar project to the Cocoa Abrabopa in partnership with Wience, and the Masara N'Arziki Association. In its second year the project impacts 2,200 farmers organized into 380 farmer groups clustered in 7 operational areas in northern Ghana. TechnoSere provides business training to the farmers (include.g. understanding farm Ffinancials; quality issues in maize; building effective groups, entrepreneurship, sustainable farming, record keeping, marketing and delivering on contracts.).

The goal of the program is to scale up maize value chain activities such as inputs supply, credit provision, production, warehousing and marketing to increase the yields, incomes and profits attained by 24,000 maize farmers by the end of 2014. Early observations suggest the package of inputs (seed, fertilizer, pesticides, credit and training) leads to a trebling of yields – though less so in 2011 which suffered from poor rains, but still gave yield of almost 1MT/ha more than the traditional approach.

Shea Project - Bolgatanga

TechnoServe began implementing the shea project in mid-March 2008 and is currently working with 5000 women pickers and processors who are direct beneficiaries in over 50 communities in the Upper East and Northern Regions. Average income per woman increased by 3 times from a baseline (2008) figure of US\$81.5 to US\$245 by June 2011. This extra \$160 represents a more than doubling of a woman's cash income and importantly it is spread across six months or so, from September to March time.

TechnoServe has so far offered assistance in business management, processing for quality and production efficiency as well as facilitated links for the sourcing of processing equipment, packaging and storage centers.

Sorghum Value Chain Development (Ended in 2011)

With funding from Common Fund for Commodities (CFC) and Guinness Ghana Ltd, TechnoServe implemented a market led value chain development program. Guinness provided a guaranteed market with price based on import parity of barley. The project organized farmers using a nucleus farmer and outgrower model. From a baseline production of 100MT, over five years 9,000 MT (19% above target) of sorghum was delivered to Guinness. During the project \$1m was raised from Ghana Venture Capital Trust Fund and 100% repaid. Some threshers and tractors were also donated to the farmers by GVCTF.

TechnoServe demonstrated to Guinness Ghana that the farmers, properly organized and trained with an integrated package, could rise to the challenge and the agricultural model worked. At the end of the project Guinness took on the project internally making this a sustainable business venture.

Business Plan Competition (Believe Begin Become) (Ended 2011)

Believe Begin Become (BBB) is Ghana's national business plan competition and entrepreneurship development program.

The program delivered business training to 163 entrepreneurs; 92% of whom followed through the competition by submitting formal business plans. The majority of program graduates were from the services and agribusiness industry. 65 business personalities provided **mentoring** to the 163 program graduates over the three years. An **Aftercare** package comprising business development support offered to all winners and finalists over the 3 years amounted to a total of \$420,000.

M & E Approach

TNS uses the management for impact and learning approach to M&E, measuring impact (change that is productive, tangible or intangible) in the living conditions of beneficiaries (often in the in rural areas) to which our programs have contributed. We capture evidence of such change and reflect upon what caused it, and then internalize the lessons learned, i.e., use learning to improve practice. At the end of the day, the aim is to create links between accountability and learning. Various tools are used, including quarterly program status reports, indicator tracking tables, field reports/visits to monitor programs. In addition baseline surveys, performance surveys and mid-term and final evaluation surveys are undertaken and in some projects incorporate the use of digital mapping.

FtF Overview – For-Profit Company

Organizational Profile and Overview

Institution:	UT Bank Plc,
Legal status:	PLC – Traded on the Ghana Stock Exchange
Date:	January 12, 2012
Interviewee:	Ndidi Nwuneli, Consultant, Africa LEAD
Persons interviewed:	Mubarak Niriganlibir Bowan, Manager, Consumer Finance; Isaac Agyeman, Relationship Manager,
Home office location:	UT Bank, Head Office, 25B Manet Towers, Airport City, Accra
Type of services offered:	Universal Banking
Year established:	1997

Mandate:

UT is an indigenous Ghanaian Commercial Bank.

The Bank has positioned itself as a lending bank that seeks to redefine banking in Ghana through fast, efficient and respectful delivery of service. The company has for the past decade committed itself to serving the needs of Ghanaian traders and businesses not normally catered for by the traditional banks.

Among other banking activities, it is committed to engaging in the agriculture landscape because it recognizes that agriculture is the backbone of the economy.

Role under FtF (link to objectives and outputs of FtF):

Financing for actors across the agricultural value chain.

Overview of Institution (Where does it work, basic organizational structure how many staff):

It has over 600 staff, and a very strong Board and strong management team.

UT has 26 Branches and operates three main divisions:

- Corporate
- SME
- Individual departments

The UT CEO has been recognized as the most respected CEO, and the bank as one of the leading banks and leading Ghanaian companies for multiple years.

The agriculture desk is under the SME unit and to-date, only two people have supported the agriculture desk.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

As indicated in its 2010 Annual Report, UT has an annual turnover of **GHC74** million, in 2010. The other key figures detailed in the report are as follows:

Figures in '000 except per share amounts	2010	2009	% Change	
FOR THE YEAR				
Total Operating Income	45,693	35,274	30%	
Non Funded Income	11,416	4,400	159%	Non funded income up by 159%
Profitability Ratios				
Gross Profit Margin	27%	28%	(3%)	
Net Profit Margin	22%	21%	2%	
Profit After Tax	9,905	7,521	32%	Total Assets up by 144%
Investor Ratios				
P/Bx	1.77	2.26	(22%)	
P/E Ratio	9.72	8.38	16%	
EPS	0.03	0.04	(14%)	
Efficiency Ratio				
Cost to Income Ratio	58%	48%	21%	Loans and Advances up by 128%
AT YEAR END				
Assets	516,632	211,921	144%	
Loans	315,239	138,281	128%	Non-Performing Loans reduced to 12%
Deposits	377,286	165,275	128%	
Shareholders' Fund	51,086	22,279	129%	
Capital Ratios				
Total Equity to Assets	10%	11%	(6%)	
Loan Ratios				
Non Performing Loans	12%	20%	(40%)	Profit after tax up by 32%
Loan Loss Provision	9%	17%	(47%)	

Overview of Agricultural Financing Activities

In 2008, UT partnered with AGRA and IFDC to launch its agro-lending programme.

1. The project started in November 2008, disbursed its first set of loans in early 2009, and concluded the programme in November 2011.
2. The loans were provided to agro-input dealers who sold seedlings, seeds, agrochemicals, farm inputs and advance stock on time. These agro-dealers were preselected by IFDC and had benefited from IFDC's training programmes
3. AGRA provided \$500,000 as a credit guarantee and UT matched the funds. The loans were offered at base rate minus 4% versus medium-risk loans which were offered at base plus 5%

4. Loans were disbursed and repaid via Eswitch cards – which is a platform for bio-metric card payment, and enabled UT to service customers even in locations without UT branches
5. Loan recipients benefited from a 1 month moratorium
6. In the first batch, 48 agro-dealers received funds. The loans were relatively small amounts ranging from 3,500 Cedis for less than 1% of the total group, 5,000 cedis for 20% of the group, and 40,000 Cedis for 25% of the group. Repayment rates were 98%.
7. In the 2nd batch, 42 agro-dealers received funding. However, some of the agro dealers misapplied the money, resulting in a 75% repayment rate. UT is still engagement in recovering the bad loans.

The UT-AGRA initiative proved successful because of the:

- Credit guarantee
- Organized group and self monitoring
- Pre-training by IFDC in book keeping and record keeping.

Following the relatively successful programme, AGRA/IFDC have encouraged UT to reuse the funds for additional agrodealers.

In addition, UT is in discussions with AGRA for a \$3M fund for value chain financing being provided by DANIDA. Part of the funds will be targeted at farmers directly, and part will be provided to existing Agro processing SMEs, aggregators and buyers of agricultural products.

10. The DANIDA programme will be for 2-5 years
11. UT will match funding – by 75% every year
12. By the end of the tenor – UT will be providing approximately \$30M in agricultural lending

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

Leadership: Appears to have strong and committed leadership. Bank is recognized for its high level of transparency and integrity. It also has a very strong Board.

The new DANIDA programme will have senior people involved for overall oversight - the head soft risk, finance, credit and IT. In fact, a team of seven senior managers who will meet monthly to examine the progress of the programme and will provide support in terms of expanding resources.

Management systems: The Bank has strong systems and structures and is widely recognized as one of the first banks to utilize Eswitch cards. In addition, it processes loans in 24-48 hours.

Financial systems: As a bank, the company is required to engage in regular audits and to maintain transparent and regular records.

Financing/sustainability of operations

UT engages in agriculture because it makes business sense. It has established a strong reputation in the sector and the risk-sharing agreement and support from AGRA/IFDC has enabled UT to effectively manage its risk.

UT leverages its experience with mobile money and is looking to expand this approach to reduce costs and increase efficiencies.

It also engaged in discussions with the Italian Fund.

Capacity development needs

Key challenges

- With the new DANIDA programme, UT will be growing its agriculture desk to service more people across the country. It will hire 5 loan officers will have to obtain training on specific areas of the agricultural value chain. One loan office will be in Tamale and other four will be spread across the country. Key focus areas include – agri-inputs and equipment dealers- tractors & harvesters, aggregators, SME farmers
- Increased need for long-term funding for agricultural lending

SWOT Analysis

	Strengths 1. Track record of success in agro lending 2. Strong leadership and commitment to agricultural lending 3. Experience in using technology ESwitch 4. Effective systems and structures that ensure efficiency and responsiveness to market needs	Weaknesses 1. Limited branch network 2. Small team of trained staff
	Opportunities 10. Growing interest from new donors/development partners 11. Opportunity to graduate agro-dealers into commercial loans from the Bank	Threats 1. Growing interest from commercial banks in agriculture and competition for the same high-potential projects

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution: Women in Agricultural Development Directorate (WIAD), MOFA
Legal status: Public Sector Directorate

Date: January 13th, 2012

Interviewer: Ndidi Nwuneli, Consultant, Africa LEAD

Persons interviewed: Mrs. Eunice Adam, Director, Mrs. Victoria Tsekpo, Deputy Director
Home office location: Accra
Type of services offered: Training, awareness, policy focused on nutrition and gender

Year established: ?

Mandate:

1970s. Main purpose was to make sure that were reached with extension support. In addition to produce food, and reach out to them with nutrition information to feed their families.

Low consumption of protein rich food, protective foods supporting families to produce high quality protein foods to support high cooperative diet. Still into ensuring nutrition is a big component...food security mandate.

Role under FtF (link to objectives and outputs of FtF):

Overview of Institution (Where does it work, basic organizational structure how many staff):

Decentralized structure, HQ – directorate – policy issues of the area of the mandate – nutrition, value addition, food safety, and gender in agricultural development.

Policy-backstopping at the regions and district level – educational materials, training, in areas that they are weak.

Technical staff – 8 technical staff at HQ, food safety, value addition, nutrition, gender,

Difficult to tell at the field level. Every regional office, 1 person for waia – 10 regional person

At every district, three are supposed to be one person. 213 districts..not sure about the people on the field.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

All the money is from the govt of Ghana. Clear budget lines for nutrition education and food promotion. At the district level 300 Ghana Cedis for three months at the district level. 900 Cedis for the quarter.

According to the 2011 MOFA Budget, WAID's budget was 1.6M Cedis. 722,000 of this money was contributed by donors.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

2. Management systems

a. HRD

b. Financial

3. Program/Project Design

Key programmes – nutrition education, related to diet improvement, value addition, food safety, home management and gender.

Nutrition Education –

1. Implementation – support communities/households to be food secure – legumes, small ruminants, poultry and the fruits and vegetables, home gardens.
2. Demonstrations - good demonstrations – overcooking – destroy the nutrients – such that nutrients are not completely destroyed.
3. Handling and safety – clean water, care of management of the food, how it is stored, handled, can result in safety.

Value Addition

1. Preserve foods – yam – highly perishable – storage, in season and out of season. Develop methods and let them trickle down to the districts to reach farmers

Food Safety

- ✓ Food handling in the markets
- ✓ At the production level
- ✓ Production process
- ✓ Transportation to the markets
- ✓ Help producers, marketers and processors
- ✓ Handle and manage produce in a way that will make them safe
- ✓ Life stock sector, fish, collaborate with the directorates

Home Management and Gender

- Resources to their advantage – harvesting of rain water, store waste water, harvest water. Time management to care for children, support community, generate additional income to support, use children, labor saving tools to introduce. Motorized cassava graters. Smoke-less stove. Saves energy, environmental issues.

Radio programmes – website-

Workplans every year. Every quarter and carry

2011 – posters for the preparation for soya flour and soya milk. Sent to the regions and districts. Used as training materials by the district staff. Get reports on what the regions and the districts are supposed to do.

Impact is a bit difficult to measure.

4. Accountability To Partners

5. Private sector integration

Partnerships:

Ministry of Health

1. Standing committee – Nutrition Partners Working Group – national policy on nutrition. Ghana has signed unto SUN initiative,
2. Community Management of Severe Acute Malnutrition – USAID...identifying the victims at the community level and transferring them to the health facilities for care. Has staff at the community level than Ghana Health Services

WFP – improve consumption and intake of micronutrients – iodized salt, availability, and income generating activity. Salt groups. Financial support in giving them quantity of salt to bag and sell. To procure more salt.

Community Milling project – womens groups are supported with a corn mill and a fortification mixer. When they go to the mill, flour fortified – key micronutrients. Improves consumption.

- I. Role is to support the groups, with cooking demonstrations, nutritionally adequate. Agricultural piece was weak.

Food Research Institute – LEGON/Consumer Science – College of Agriculture and Consumer Sciences – resource people for training, preservice training.

6. Financing/sustainability of operations

Last strategic plan – Directorate in the 70s... NEED A NEW STRATEGIC PLAN –current strategic document.

7. Results-based management

8. Effectiveness/results

Difficult to measure impact.

Output assessment can be measured.

Impact of the recipients. PPMED uses main key indicators

Key indicators- MOFA tracks, if there is enough food, it should reflect on the health status and the nutritional status, children under 5, pregnant women. Ghana Health Services, Ghana Demographic and Health Service. 2008

9. Capacity development needs

Weak at the district level. Nature of the preservice training is biased around production, weak in nutrition, gender. Staff not able to deliver training, capacity building

General attitude of the Ghanaian to women and to food. Difficult for people to appreciate that there is difference between just eating anything.

Feeding the family – role of women. Normal cooking, specific, nutrition and ensuring that the family is well cared for.

Creating awareness

Measurement and evaluation of the impact – productivity...more food, harvest is plentiful, narrow focus on productivity - too narrow

Food security indicators – WAID's input....which are not captured – reporting-

- Nutrition education – selecting from a variety of food groups – dietary diversity – general eating habits of a community should be captured – families choices – balanced meal.

Numbers are low

Capacity and capability

Logistics is also limited

Logistical support – cars, computers etc.

SWOT Analysis

	Strengths 1. 2. 3. 4.	Weaknesses 1. 2. 3. 4.
	Opportunities 1. 2. 3. 4.	Threats 1. 2. 3. 4.

FROM WIAD WEBSITE

The Women in Agricultural Development Directorate (WIAD), is one of the seven Technical Directorates of the Ministry of Food and Agriculture (MOFA).

Vision

To become a highly professional and competent public institution that seeks to improve the livelihood and well being of women in the agricultural sector.

Mission

To develop effective policies that promotes delivery of improved technologies and information on agricultural production and post production in an environmentally sustainable manner.

Functions

To promote:

- Food based nutrition education in relation to food production and diet improvement.
- Value addition to agricultural produce, food processing and preservation
- Food safety
- Natural Resource management (farm, home, processing site)
- Gender mainstreaming of all agricultural policies, programs and projects

The Directorates have four Units namely:

- 1.Nutrition
- 2.Food Safety
- 3.Value addition and
- 4.Gender/Livelihoods

Responsibilities

WIAD is primarily responsible for Policy formulation – Developing and ensuring the implementation of policies which are beneficial to women farmers, processors in the rural, suburban and urban communities.

Provision of Technical backstopping to regional and district staff for effective transfer of appropriate technologies to farm families in crop, livestock and fish production, processing, utilization and marketing through regional officers and other stakeholders. In addition, WIAD collaborates with research, other institutions, Projects and MOFA Directorates in order to support capacity building efforts to the regions and districts. Monitoring and Evaluation of implemented programs at the regions and districts is also part of our responsibility.

MAJOR ACHIEVEMENTS

- With the mandate to integrate gender concerns in policies, programs and projects of the Ministry of Food and Agriculture, WIAD launched a Gender and Agricultural Development Strategy (GADS) in 2005 and subsequently reviewed in 2008. A Gender Accountability frame-work to ensure gender mainstreaming across the Directorates has since been developed.
- The Value Addition Unit has validated and developed Recipe for corn-soy bread and 5 commercial bakers in Greater Accra trained in its preparation. The trainees are selling bread at some vantage points in Accra.
- Plantain Flour production & utilization manual developed and printed. This is to provide other uses of plantain. MoFA staff and processors in Western, Brong Ahafo (Kenyasi), Ashanti Regions (Ejura, Konongo) trained in processing of plantain into flour and its utilization. Post monitoring indicates that plantain flour products are on sale within the environs of Ejura as alternative livelihood activities.
- Soybeans has been promoted by WIAD over the years and to further spread the technology a Draft poster on soya bean processing has been developed. A manual on Soy utilization manual is also under review
- With rapid urbanization and urban agriculture threatened, a manual for Off-farm livelihood activities in 3 agro ecological zones is under compilation.
- Food Safety is of public health significance and Regional and District staff have been trained to support the production and processing of safe foods. A Draft Food Safety Training Manual for Small Scale/Cottage Food Business has also been prepared. Vegetable and Fruit traders in some markets in Accra have also been trained in safe handling and processing of fruits and vegetables
- In order to strengthen the development of new products a manual for sensory evaluation is being developed
- Training of 26 new District WIAD officers has been carried out and this to be done in phases to improve staff capacity at the level of implementation.
- A compilation activity is underway for near extinct foods in an effort to make sure indigenous knowledge is not lost and also to provide a point of reference for the current and future generations
- Compilation of recipes on Nerica Rice
- Development of flyer on tomato puree processing
- Trials on 'Seidu Belle' yam (grown around Bole in the Northern Region) for its promotion

Translator•German International Agency (GIZ)- Benefited from Capacity building (equipment, training)

- Canadian International Development Agency (CIDA) – Collaborating on Gender Issues
- NUTRITION UNIT (GHS) – Contributed to development of Advocacy tool: Profiles 3, made inputs for National Nutrition Policy
- FOOD RESEARCH INST (FRI) of the Council for Scientific and Industrial Research (CSIR) – Collaboration on food-related activities
- Food and Agriculture Organisation – Collaboration on Nutrition, Food Safety and Gender related programs
- Ministry of Women and Children (MOWAC) -

- Food and Drugs Board (FDB) – contributing to the development of a National Food Safety Policy, others
- Ghana Standards Board (GSB)- supporting the development of Educational Material of commodity standards
- USAID- Community based Nutrition program in the Northern Region
- Office of the Head of Civil Service/Civil Service Training School (OHCS /CSTC) – supporting the Ethical Leadership and Quality Productivity Improvement Training Program for mid carrier Civil Servants
- Nutrition and Food Science Dept, University of Ghana, Legon- supporting the establishment of a database on Local foods, Community based Nutrition program
- National Board for small Scale Industries (NBSSI): Provide assistance on Business Management
- United Nations Children’s Fund (UNICEF): Nutrition related
- MOFA- BASED: Women specific issues

New Rice for Africa (NERICA) – food trials promote the consumption of local rice

Export Marketing and Quality Assurance Project (EMQAP) – Promotion of safety and nutritional importance of fruits and vegetables

Root and tuber Improvement Program (RTIMP) –collaborating with Component C ie Support to Small scale root and tuber processing

The Women in Agricultural Development Directorate (WIAD) of the Ministry of Food and Agriculture has been implementing its programs with the main aim of supporting household food production for improved nutrition, improving post production management of agricultural produce for increased income and above all achieve household food security. WIAD also has the task of integrating gender concerns into the policies and programs of the Ministry of Food and Agriculture (MOFA). The objectives of the Directorate include the following:

- To contribute to the development and implementation of policies which are beneficial to women farmers, processors in the rural, peri-urban and urban communities.
- To improve women’s access to production resources including improved agricultural techniques for increased production, higher incomes and a better standard of living.
- To ensure Gender sensitivity of all policies, programs and projects of MOFA.

Gender

a) **Gender Accountability Framework:** Planning sessions for a Gender Accountability Framework based on the Gender and Agricultural Development Strategy (GADS) was held in collaboration with CIDA and Directorates of MOFA starting with four directorates (Statistics Research Information Directorate, Directorate of Agricultural Extension Services, Human Resource Development and Management Directorate) have so far made input into the framework with the aim to mainstream gender and for their work plans to be assessed. So far all the technical Directorates have been covered.

b) **Gender Responsive Budgeting:** Fifteen (15) Budget Officers of MOFA in six regions in the southern sector have been trained

2) Food Trials

- a) **Trials on corn soy bread (multi-grain bread):** Eight (8) Bakers in Greater Accra, (Abokobi, Adenta and Osu) and 8 MOFA staff were trained on the use of soy flour (as a protein fortifier) and corn in bread making. The product has been widely accepted and has picked up especially at Osu. The challenge however, is with the production of high quality soy flour, which at the moment is being produced on a very small scale using manual systems.
- b) **Trials on soymilk:** in order to introduce other flavours of soy milk, sensory tests were carried out on soy milk flavoured with ginger, thyme and cloves. There were varied responses but the majority of consumers preferred the ginger flavor.
- c) **Trials on NERICA Rice:** WIAD conducted trials on ten (10) varieties of NERICA Rice in collaboration with the NERICA Project of the Crop services Directorate to promote local rice. Various foods including boiled rice, jolloff, fried rice, rice porridge, Omo tuo were tried and a cookery booklet has been developed.
- d) **Plantain Flour Utilisation:** Production and utilization of Plantain flour for various foods promoted in three Regions (Ashanti, Brong Ahafo and Western) and a recipe manual printed.
- e) **Seidu Beille Yam:** A booklet on the various products from this variety of Yam grown around the Bole area has been developed.
- f) **Compilation work on indigenous Foods:** This is in progress as measurement and nutritional content is being analysed. This is to support the promotion of local foods through the development of an updated local recipe manual.

3) Staff Training:

- a) **Food Safety:** A training program on Food Safety was held for twenty two (22) WIAD Regional staff, sixty (60) Market women in Greater Accra and thirty five (35) District officers. Training materials included handouts CD documentaries to be used on video vans to further extend information. A field trip for exposure and Radio programs done in Sunyani and Greater Accra. Twelve (12) Farmers and Traders of Exotic vegetables in Ledzokuku Krowor Municipality sensitized on production of safe vegetables.
- b) **Orientation for New District Staff:** 30 new staff to support the delivery of WIAD activities have been posted to the Districts and they have been provided with training in Nutrition, Food Safety and Food Processing among others.
- c) **Clarification of Roles and Responsibilities and Planning/Budgeting for Regional Staff:** This covered the 10 Regional officers
- d) **Training in Food Processing Technology in China:** Nine (9) officers (Regional/District/National) have so far benefited from this Training
- e) **Women in Leadership and Management Course:** Two Officers have benefited

4) Monitoring/Familiarization:

Monitoring and familiarization visit have been conducted in all the Regions to date and various interventions done.

5) Awareness Program on the Health Benefits of Fruits and Vegetables on

Radio and TV: This is on-going at various radio stations.

6) Development of Educational Material: Posters on Soy milk and Flour

Production has been produced to support training on the field. A flyer on tomato processing completed to support the Districts for small scale tomato processing.

7) Nungua Farmer Demonstration Home: The Conference area is complete and a workshop on possible uses for sustainable running of the Center has been completed. A draft Food Safety Manual to support Training at the Center has been developed.

8) Participation in Fairs:

- a) National Farmer Day
- b) Health and Nutrition Fair
- c) Policy Fair
- d) NAFAC
- e) AGRA
- f) Scientific Renaissance Day
- g) FARGRO/World Food Day

9) Other contributions

- Assessment of Block Farms in Western Region
- ii. Evaluation of Afram Plains Agricultural Development
- iii. Mid-term Mission of Root and Tuber Improvement and Marketing program
- iv. Support to the OHCS in training middle level Civil Servant in Ethical Leadership and Quality Productivity
- v. Contributing to the development of a Food Safety Policy by the Food and Drugs Board
- vi. RELC Planning sessions

Note: make sure to collect key documents for later review. These may include: strategic plan, annual/performance reports, monitoring reports/data, evaluations, budgets

FtF Overview – For-Profit Company

Organizational Profile and Overview

Institution:	Weinco
Legal status:	Private Company
Date:	12/15/11
Interviewers:	Ndidi Nwuneli, Consultant, Africa LEAD Dr. Kwesi Opoku-Debrah, Consultant, Africa LEAD
Persons interviewed:	Mr. William Kotey – General Manager
Home office location:	No. 14 Narku Ipan Road, Airport Residential Area, Accra
Type of services offered:	Agrochemicals
Year established:	1979

Mandate

Wienco (Ghana) Limited, was established in 1979 and is jointly owned by Dutch and Ghanaian Shareholders. As an agricultural company, Wienco specializes in the importation and distribution of agro-inputs such as insecticides, pesticides, seeds (especially maize), and other related products. Wienco controls upto 60% of the Ghanaian marketshare for inputs. Until four years ago, Wienco served as the primary distributor for Yara Fertilizer in Ghana. Today, Yara manages its own distribution network in the country.

According to the Wienco website, the company's primary objective is to continue in the development of new Crop Protection areas to strengthen key partnership that further enhance the productivity of the Ghanaian farmer to ensure he obtains high yields profitably and, therefore, increased incomes.

Role under FtF (link to objectives and outputs of FtF)

As part of Wienco's commitment to improving productivity of smallholder farmers in Ghana, it provides input packages including fertilizers, agrochemicals and seeds to organized groups of farmers via credit facilities. Repayment from the farmer groups is done after the harvest of their crops. In addition, it provides training via extension support. Over the past five years it has fostered two major innovations in Ghana's Agricultural landscape: Cocoa Abrabopa Association (for cocoa farmers) and Masara N'arziki (for maize farmers).

The Cocoa Abrabopa Association operates from Dunkwa-On-Offin in the Central Region with thousands

of members in all cocoa growing areas in Ghana. Membership of about 14,000 in 2009 cultivated 3,818 acres of cocoa. In 2010, over 17,000 farmers cultivated 45,681 acres. The programme has enabled the farmers to increase their yields by 300% (from 4/5 bags per acre to 17 bags per acre) and repayment rates are 98%. Given that cocoa is controlled by the Cocoa Board, diversion is not easy.

Masara N'arziki (Hausa phrase for "maize for prosperity") is a partnership between Wienco and Yara. To

support maize farmers do what they are doing much better, and receive more income through the use of

improved technology that increase productivity of their farms. The program package consists of the provision of fertilizers, hybrid seeds, herbicides, insecticides, spraying equipment, innovative farm implements and technical advisory and training services to farmers on credit.

Target – by 2012 of 20-25,000 farmers producing some 180,000–200,000 mt of maize.

The initiative is headquartered in Tamale in the Northern Region of Ghana and covers the entire Northern part of Ghana. (i.e. Northern Region, Upper East and Upper West Regions, and parts of Brong

Ahafo Region) Masara N'arziki Farmers Association (MAFA), is the culmination of the Industrial Maize Program initiated in 2005 by Wienco (Ghana) Limited. Despite increased maize production over the years, Ghana has a maize supply deficit, and makes up for the shortage through imports.

Operations: To-date, the programme has 45 employees, of which 28 are extension officers.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

The initiative has benefited from financing of up to \$1.5M from the African Enterprise Challenge Fund (AECF – sponsored by DFID). It costs approximately 250,000 cedis per month to cover the administrative

costs associated with the initiative.

Aims of the Programme:

1. To ensure easy access to affordable credit in the form of high quality inputs.
2. Appropriate training of maize farmers for higher productivity.
3. Ensure higher yields thereby increasing incomes of farmers and the nation as a whole
4. Group marketing to obtain better prices
5. Guaranteed markets for members
6. Improve the standard of living of the member farmers
7. Provide a model for sustainable farmer credit schemes

The program is focused on supporting small and medium holder farmers to adopt good Agricultural practices such as good land use and management practices, group cohesion and dynamics to increase productivity and, therefore, their yields and income. It is also focused on creating opportunities for these farmers to obtain better prices via improved access to markets/buyers.

The program package consists of fertilizers, hybrid seeds, herbicides, insecticides, spaying equipment, innovative farm implements on credit, as well as technical advisory and training services to farmers.

Partnerships:

Yara – provides fertilizer and technical know-how; costs are shared 50:50 with Weinco.

Weinco – maize seed, crop protection inputs and technical expertise

Technoserve - technical advisory and training services to the farmers.

Masara N'arziki signs contract with farmers based on conditions in the market, and an agreed upon price.

To-date, Masara N'arziki has had minimal interactions with the public sector and the international development community. However, there appears to be growing interest from both sectors. Masara N'arziki is wary about government engagement and would prefer that the government sticks to its role as

a policy maker that creates an enabling for businesses to thrive.

Apparently, USAID has already engaged Masara N'Arziki in preliminary discussions, but it is unclear what these discussions covered.

Weinco/Yara are open to exploring collaboration opportunities with USAID, but does not appear very “hungry” and reveal any real sense of urgency.

Effectiveness/Results

Statistics from the Programme:

	2009	2010	2011
Land cultivated	10,401 acres of maize in the three Northern Regions of Ghana, and parts Brong Ahafo and Ashanti Regions.	15,000 acres	
Number of Farmers	NA	2,000 farmers	3,000 farmers – average farm size is 5 Acres
Yields	1.2 tons/hectare, increasing to 4 tons per average or 7 tons at the high end.		

Expected target by 2015 is 50,000 acres of maize.

Key Challenges

1. Attitude of the farmers – many of the farmers are not driven to increase the scale of their operations. In addition, given the land tenure issues, farmers are often forced to work on small plots in different locations.
2. Weak measurement and evaluation – no baseline
3. 80 to 85% repayment rates which are lower than expectations. This is linked to the issues around competitive pricing for grains. Farmers typically sell their maize to the agent provides the best offer, with limited considerations to their prior commitments. Given that Masara N'arziki does not want the farmers to divert their produce, it is compelled to purchase and store grain. To minimize its risk, the initiative prefers to exclude farmers who live in towns close to major roads. Critics argue that Weinco's repayment rates are relatively low because its inputs are too expensive and some farmers feel cheated.
4. Poor infrastructure
5. Financing is too expensive – need to prefinance grain purchases. 20% financing charges

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution:	World Food Programme (WFP)
Legal status:	Part of the UN System
Date:	January 16 th 2012
Interviewee:	Ndidi Nwuneli, Consultant Africa LEAD
Persons interviewed:	Hassan Abderazig, Coordinator – Purchase for Progress (P4P), Ms. Ama Netey, Country Programme Samuel Adjei, Programme Officer, P4P
Home office location:	Accra
Type of services offered:	Food distribution, market linkages, logistics
Year established:	1967 – Activity in Ghana

Mandate:

Through its country programme, WFP supports the Government in assisting hungry poor households to meet their education, health and nutrition needs on a sustainable basis. The programme contributes to United Nations Millennium Development Goals (MDGs) 1, 4 and 5.

The country programme – 2006-2011 (and new cycle begins in 2012) aims to improve the overall food and nutritional security of households affected by economic and climatic shocks, increase the Government's and communities' capacity to carry out activities related to climate change and ensure affordable access to adequate nutrition, particularly in the face of persistent volatility of food prices.

Key components of the country programme:

1. Assistance to PLHIV (People Living with HIV) and their food insecure households and residual refugee populations.
2. Nutritional support for the vulnerable
3. Food-for-work to help sustain the environment through climate change adaptation and mitigation measures (MDG 7).
4. Purchase for Progress (P4P) programme, to develop the capacity of smallholder farmers under the school feeding programme to increase production which will in turn yield increased incomes.
5. Gender equality – cross-cutting theme

Role under FtF (link to objectives and outputs of FtF):

Focused on enhancing food security and nutrition for vulnerable groups. Large focus on Northern Ghana.

Overview of Institution (Where does it work, basic organizational structure how many staff):

There are 66 employees employed by WFP in Ghana

It has its country office in Accra

- One sub office in Tamale
- Two field offices
- Wa – Upper West region
- Bolga – Upper East Region

Organizational Structure: The country office is headed by Country Director, who is supported by a deputy director, head of programmes, head of units, head of logistics, head of finance/admin, P4P, Humanitarian Response Depot. Its monitoring staff are in the field office.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Approved budget as 31 December 2010 in USD	
Food Value	11,858,030
Indirect Support Costs	1,440,127
Other Direct Costs	8,715,213
Total Approved Budget	22,013,370

Per the table above, WFP's budget in 2010 was \$22M.

Majority of WFP's activities in Ghana are donor funded.

Key donors include:

1. CIDA - P4P
2. USAID – Nutrition Interventions – Supplementary feeding people for people living with HIV/AIDs
3. Denmark

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

WFP's basis for engagement in Ghana is directly linked to its regular consultant with the government - METASIP and the Ghana Shared Growth Development Agenda. It has MOUs with relevant government agencies.

P4P has a 10-person steering committee to guide its activities. It includes representatives from CIDA, IFDC, AGRA, Ghana School Feeding Programme, USAID, National Feedings. They have quarterly meetings.

2. Management systems

a. HRD

WFP staff work with district assemblies with the representatives of the central government at the local level. They also have a national activity coordinator who is actively engaged in tracking the local activities.

b. Financial

WFP has strong financial management systems and controls.

It adheres to stringent donor and UN requirements.

3. Program/project design

- Purchase for Progress – P4P
 1. A 5-year program - October 2010 – 2015 funded by CIDA
 2. Assists small holder farmers up the value chain
 3. Activities include capacity building, the provision of equipment - specifically multi-crop threshers, and community storage,
 4. Partners on the supply side include ACDI/VOCA, ADRA, AGRA, USAID and MOFA
 5. The project focuses on two major regions – currently supporting 1,344 farmer and the project will ultimately support a maximum of 6,000 farmers
 6. Ashanti Region – maize region – 16 small holder farmers organizations
 7. Northern Region – Rice - 10 small holder farmer organizations
 8. Also focused on linking smallholder farmers to the homegrown feeding programme,
- School Feeding Programme
 1. Goal - 60% locally produced and 40% sourced abroad.
 2. Committed to purchasing 15% of the local produce from smallholder farmers.
 3. At inception, WFP provided food to the school children for five days of the week. They are gradually pushing more of the responsibilities to the Ghanaian government, with Ghana providing food for 3 days, and WFP for 2 days in 2012.

I3. Accountability to partners

WFP is committing to meeting donor requirements. It engages in:

- Mid-point reports
- Final reports
- Periodic financial reports completed on a monthly basis
- Performance measurement framework complete on a quarterly basis – CIDA
- SPR – Standard Project Reports
- PDA and monthly food security monitoring system.

5. Partners

WFP engages with a range of partners -

Private sector:

- Premium Foods
- General Mills
- Weinco

Training Programme:

A&G – Agroindustries – post harvest handling

Nonprofits/Development Partners

1. IFDC
2. ADCI/VOCA
3. ADRA
4. SARI
5. Crop Research Institute
6. FAO – support capacity building
7. IFAD - Rural Finance – access to credit – limited design overlap

Public Sector

1. MOFA – Crop Science
2. Food and Research Institute
3. Universities

M & E

- African Research Consortium

Climate change

- FAO

- UN University

6. Financing/sustainability of operations

Completely donor funded

7. Results-based management

1. WFP utilizes a robust Accountability Framework
2. Staff in sub-office are required to complete templates, checklists, each with specific reporting requirements
3. Web based monitoring requirement
4. Monitoring visits - feedback from the field are shared with the country director on a weekly basis

8. Capacity development needs

P4P needs support to:

1. Improve post harvest handling and ensure storage facilities at the household level
2. Ensure standardization of produce – weights and quality to ensure fair prices
3. Ensure access to improved seed that are drought resistance given climate change issues
4. Support the promotion of crop insurance – currently exploring partnerships with GIZ
5. Improve value addition closer to the farms – small scale milling centers– ACDI/VOCA is currently working on this via MIDA
6. Reduce the cost of local processing – e.g Premium foods sells at double the price versus imports

Country Programmes needs support to shape government engagement and enhance government ownership. Also needs to sustain the initiatives after WFP has scaled down its engagement in the School Feeding Programme.

SWOT Analysis

Internal	Strengths <ol style="list-style-type: none"> 1. Extensive experience with tendering, managing food contracts, procurement and distribution 2. Deep field presence 3. Track-record of utilizing donor funding 4. Strong internal systems and structures 	Weaknesses <ol style="list-style-type: none"> 1. Limited expertise in farmer-based programme execution via P4P 2. Dependency on donor funding 3. 4.
	Opportunities <ol style="list-style-type: none"> 1. Growing interest from development partners in Ghana and greater appetite for partnerships across the public, private and nonprofit sectors 	Threats <ol style="list-style-type: none"> 1. Other local organizations are building their capabilities in the P4P space 2. Inability of the Ghanaian Government to sustain the School Feeding Programme
External		

Documents shared:

- Organizational chart
- P4P Brochure
- 2010 Progress Reports

FtF Assessment Data Collection Form

Organizational Profile and Overview

Institution:	Youth in Agriculture Programme
Legal status:	Public Institution
Date:	January 17 th 2012
Interviewer:	Ndidi Nwuneli, Consultant, Africa LEAD
Persons interviewed:	Alhaji E. Adam Mahama, National Co-coordinator
Home office location:	Accra
Type of services offered:	Support for youth farmers
Year established:	1999 – concept; 2009 actual

Mandate:

History: Inspired by President Mills in 1999. Existed only on paper. Only came into full existence in 2009.

Objectives: The Youth in Agriculture Programme (YIAP) is a Government of Ghana (GOG) agricultural

sector initiative with an objective of motivating the youth to accept and appreciate farming/food production as a commercial venture, thereby taking up farming as a life time vocation.

The youth in Agriculture Programme has a range of objectives:

12. Making youth accept farming as a commercial business venture;
13. Generating appreciable income to meet farmers domestic and personal needs;
14. Improving their standard of living-through enhanced income.
15. Motivating youth to stay in rural areas
16. Increasing food production - food crops, meat and fish using modern methods.

Components of the Youth in Agriculture Programme (YIAP)

i. Crops / Block Farm

8. Livestock and Poultry – training and access to starter kits and support
9. iii. Fisheries/Aquaculture - training and access to starter kits
10. Agribusiness – training and access to processing equipment

Crops/Block Farm: Under this Scheme, state land or land acquired from chiefs or private individuals is

ploughed and shared. Under the block farm, YIAP provides farmers with tractor services, inputs at subsidized prices all on credit and at interest free. The land is ploughed and shared amongst young farmers in blocks. The crops under YIAP include maize (seed and grain), sorghum, soybean, tomato and onion.

At the end of the season, farmers are expected to repay the facility in kind. This system takes care of their marketing responsibilities and post harvest losses. Farmers may sell their produce to the Buffer Stock Company established by MOFA or any customer of their choice.

The programme target youth who are between 15 and 35 years old. Only about five percent have university degrees.

Selection is based on interest. Interested youth write to the Programme Coordinator and extension officers verify requests via spot visits.

To-date, the programme has reached:

2009 – 47,000 youth

2010 – 60,000 youth

2011 – 80,000 youth

Role under FtF (link to objectives and outputs of FtF):

Focused on enhancing productivity and livelihoods in rural communities.

Overview of Institution (Where does it work, basic organizational structure how many staff):

1. Management Structure : The National Programme Coordinator reports to the Chief Director of MOFA.
2. Committee of National Directors meet every Monday. They are required to produce quarterly reports based on the area of focus.
3. Four deputy coordinators report to the National Coordinator.
4. All other technical and regional staff are employees of MOFA in the field, who support the Youth in Agriculture initiative, alongside their other tasks

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

1. Annual budget – 10M Ghana Cedis – from Ghana Government.
2. Actual Need – 20M – 30M Ghana Cedis

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership: The current coordinator is a former professor of agriculture from LEGON. He appears extremely passionate about the role and its ability to change lives. However, it is unclear how strong his team is, and what systems and structures they have for monitoring and evaluation.

2. Management systems

a. HRD

Management systems appear relatively weak.

Given that the Youth in Agriculture initiative works through the MOFA field staff, it struggles with ensuring that those who are receiving the support really deserve it, and measuring the impact of the interventions.

b. Financial

1. Major costs: Inputs provided on interest free credit to the young farmers. Fertilizer is imported and seed is produced locally by the young farmers and repurchased by the government.
2. The government recovers 60-70% of the cost of the input that it provides on credit, by purchasing the harvest for the National Food Stock – Buffer Stock. The post-harvest committee determines pricing based on the average yield and costs
3. Unfortunately, 30-35% do not pay back due to a range of reasons include crop failure, theft, unwillingness to pay and dishonesty.

3. Program/project design

Planning is tied to detailed requests from the zonal level, specifying amounts of fertilizer and seeds required by the young farmers. Unfortunately, it is often difficult to verify actual usage.

A key component of the programme which is still being fully implemented in the “exit component” - young farmers participating in the various components of YIAP need to be weaned off at a point. However, this will depend on which component or enterprise the young farmer is involved in, because the gestation period of each enterprise varies from the other.

Early ideas include the following:

- The YIAP will introduce weaned young farmers to the appropriate service providers and Banks such as Agricultural Development Bank, Stanbic, etc.
- For youth engaged in the block farms - each young farmer will have to be encouraged to open a bank account with the agricultural inclined banks as a first step. A young farmer who is able to continue repaying his/her debts with YIAP will be allowed to continue up to 3 years. After 3 years he has to look for his/her own land, because it is expected that he/she will expand his farm from 2 hectares to 5 hectares and above hectares.

4. Accountability to partners

There are no formal external partners

Partnerships

YIAP engages with private sector operators including:

- Seed Growers
- Fertilizer Suppliers
- Agric Mechanization Center owners
- Private Input Suppliers

YIAP also collaborates with:

- Local Government – District Assemblies
- Ministry of Youth & Sports
- The National Youth Employment Programme in terms of direct participation
- Ministry of Education
- University of Ghana to use their knowledge in areas of interest – training for young men who want to go into fishery.

22. Financing/sustainability of operations

As indicated above, all of the programme for the YIAP is from MOFA. Given the high rate of default – estimated at 25%, this programme is still largely unsustainable.

4. Results-based management

YIAP plans to track:

- Annual output and the size of the farms.
- 2-3 years exit

Effectiveness/results

Reporting is decentralized - Zonal contacts feed district, district feeds regions, and the information is collected on a regional level.

5. Capacity development needs

- Staff would benefit from technical training
- M & E stuff
- Funding for adult education for the young farmers

6. SWOT Analysis

	Strengths 1. Significant interest and political support giving rising youth unemployment 2. 3. 4.	Weaknesses 6. Dependency on district level staff for implementation and reporting 7. Difficulty with tracking and verifying usage 8. Default rate is relatively high inspite of all of the incentives
	Opportunities 1. Potential for stronger collaborations with civil society organizations and FBOs 2. 3. 4.	Threats 1. Sustainability of programme, with changes in the political landscape 2. 3. 4.

FtF Assessment—3 K & A Industries

Organizational Profile and Overview

Institution:	3 K & A Industries
Legal status:	Limited Liability Company
Date:	January 14, 2012
Interviewee:	Kwesi Opoku-Debrah, Consultant, DAI/ Africa LEAD
Person interviewed:	Mr Yaw Adu Poku, Board Chairman
Home office location:	Asenemaso-Abuakwa near Kumasi, off Sunyani road.
Type of Services offered:	Purchase and processing of Soyabean into soya cake and oil.
Year established:	2005

Mandate:

To purchase soyabean from distributors and process them into affordable soyabean cake to the poultry industry and soya oil for public consumption.

Role under FtF and how organization contributes to objectives/outputs of FtF

- Process soyabean into soya cake for the poultry industry,
- Refine soya flour and oil for public consumption.

Overview of Institution (Where does it work, basic organizational structure how many staff):

3K&A Industries Ltd was incorporated in 1997 as 3K&A Ventures and was renamed in March 2006 as a Limited Liability Company and started operations in April of that same year. Established on a 4.5 acre land mass on the Kumasi-Sunyani road at Asenemaso near Abuakwa in the Atwima Nwabiagya District of the Ashanti Region, it currently operates a vegetable oil mill with a total designed capacity of 48 metric tonnes of raw material a day. In addition, the company operates a 21tpd (tonnes per day) vegetable oil refinery. This plant can be used to process all types of vegetable oil, including copra, soybean, palm nut, palm kernel and shea nut. Apart from the factory and office premises at Kumasi, the company also operates a liaison office at East Airport in Accra. 3K&A Industries Ltd is a company limited by shares.

Company has 45 permanent staff and 20-40 casual staff

Management

The company has a revamped (as at 2011), dedicated and highly skilled management team in place.

Name	Qualification	Position
Yaw Adu Poku	BSc. Social Science (Economics) - KNUST	Executive Chairman
John Abaka Amuah:	Bachelor of Commerce (Hons) (UCC), CEO Chartered Institute of Taxation, Ghana:	Chief Executive Officer
Eddie Senah Solomon O. Bondzi-Quaye	BSc. Mechanical Engineering: Association of Certified, Chartered Accountants (ACCA), UK, MBA, Oxford Brookes University (UK):	Production Manager
S.K. Twumasi Ad.	Cert in Sales Mgt & Marketing – Chartered Institute of Marketing, UK	Marketing Manager
Albert Akrashie:	Chartered Inst. Of Marketing Level: Sales:	Sales Officer

The team has:

- Proven business start-up skills, with bottom line responsibility
- Technical competences in Business Operations (production, finance and marketing), Project Management, Plant and Equipment Management
- Personality profiles that reflect the synergies of cohesive group dynamics.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Bank loans—65% Personal/family-- 35%

In 2005, company received DFID grant to promote soybean cultivation in the Northern region of Ghana.

Project was completed successfully.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

Board and staff are very strong and have grown business to its present state.

2. Management systems

a. HRD

Job descriptions are in place with annual performance reviews. Have 40 full time and 20-40 casual labor. Company has no HR manual at present.

b. Financial

Have financial management system that ensures transparency and accountability. Both internal and external auditing are carried out. Internal audits are carried out half-yearly. External audits are carried out yearly as a statutory requirement.

c. Knowledge Management

Inventory and financial management systems are in place

d. M & E

Purchasing records and sales are recorded.

3. Program/project design

Staff in various departments/section participate in business development for board approval. Business plans are based on cost benefit analysis to ensure profitability. It is a demand driven business.

4. Accountability to partners

Competitively priced demand driven quality products.

5. Private sector integration

Purchase soybean from SMFC but experience occasional delays. Sale of soya cake and oil help private sector integration.

6. Financing/sustainability of operations

Growth of business and demand for products continue to grow.

7. Results-based management,

For profit business.

8. Effectiveness/results

For profit business.

9. Coordination

Coordiantes with soybean distributors and soy cake and oil purchasers.

10. Capacity development needs

TRAINING

- Soy processors to be abreast with current technologies.
- Millers in current milling technology
- Grant writing and sourcing to help develop soy farmers.
- Lobbying and fund raising skills for board members
- Volunteer Production manager to train staff
- HR manual production.

Equipment

Needs replacement. Present equipment obsolete. Present equipment processes 30 tons of cake/day. Requires 80 tons/day machine to achieve economies of scale.

Credit

Need credit at low affordable interest rate. Needs soft loans to survive. Present interest rate is too high

Logistics

Need haulage trucks to help timely transportation of maize.

Raw material stock needed.

Technology

Needs computer software for data management.

SWOT Analysis

Internal	Strengths I. Capable Board and staff	Weaknesses I. High interest rates
External	Opportunities I. High demand for products	Threats I. Political interference 2. Grain Price interference and regulation by National Buffer Stock Company

DOCUMENTS RECEIVED

Company profile emailed.

FtF Assessment—College of Agriculture and Consumer Services

Organizational Profile and Overview

Institution:	College of Agriculture and Consumer Services, University of Ghana, Legon
Legal status:	University
Date:	December 16 th 2011
Interviewer:	Dr Kwesi Opoku-Debrah, Agricultural Specialists, Africa LEAD
Persons interviewed:	Professor Kwame Ofei, PROVOST
Office location:	Accra
Type of services offered:	University Undergraduate and Graduate Programs
Year established:	1992

Mandate:

Internationally acclaimed African institution for scientific innovations in sustainable agriculture and human development to meet national and global challenges

Committed to providing a world class academic environment through quality teaching, research and extension, integrating system-wide innovation to realize tangible results

Role under FtF and how organization contributes to objectives/outputs of FtF

PhD students are carrying out collaborating research with SARI on cereals, legumes and livestock in the Northern region of Ghana. Rice and sorghum are the focus of the research.

Overview of Institution (Where does it work, basic organizational structure how many staff):

The Central Administration of the College comprises the offices of the Provost, the College Registrar and

the College Finance Officer. The Central administration serves as the umbrella body that coordinates the

administrative affairs of the various constituent units of the College. The entire College is headed by the Provost.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

- National Budget for the University of Ghana (UG) pays faculty and staff salaries.
- Internally Generated Funds (IGF) from students' fees, technical studies, consultancies
- Donor support sourced by faculty who compete for international research funds from USAID, WB etc etc.
- Funds from collaborative sister universities from Europe, North America etc

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Provided by the offices of the Vice Chancellor, Provost, Deans and Heads of Departments.

2. Management systems

b. HRD

Human resource systems in place

b. Financial

Financial management systems in place.

c. Knowledge Management

Systems in place

d. M & E

Faculty and student evaluations in place. For partner related work, M&E is part of the design of the project related activity to measure results.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Faculty are demand driven where demand currently outstrips ability to deliver by a large margin.

4. Accountability to partners

Strong partners:

- KNUST
- Global Sister Institutions
- MoFA
- GTZ, DFID, SARI, and NGOs
- AGRA— funding WACCI to train 40 Masters and PhD students on plant breeding

5. Private sector integration

Organize free workshops/courses for the private sector on specific issues demanded by the industry. Examples include financial management, recordkeeping, agricultural best practices and natural resource management.

6. Financing/sustainability of operations

First and oldest university supported by government that continues to

7. Results-based management

University reports provide evidence.

8. Effectiveness/results

University reports provide evidence.

9. Coordination

Effective coordination among local and external universities

10. Capacity development needs

TRAINING

- Analytical tools for value chain analysis—how to identify opportunities in the value chain.
- Adjunct faculties
- Collaborative distance learning
- Field staff to upgrade to higher degrees to improve skills

TECHNOLOGY

- Software for distance learning

RESEARCH

- Research Grants writing

INFRASTRUCTURE AND LOGISTICS

- Office space

II. SWOT Analysis

Internal	Strengths <ol style="list-style-type: none"> 1. Strong organizational capacity and faculty 2. Excellent reputation 3. Good number of strong partners 4. Enthusiastic and patriotic faculty and staff 5. Research centers with qualified staff located in strategic areas in the country 	Weaknesses <ol style="list-style-type: none"> 1. Lack of Resources 2. Inadequate research funds 3. Inadequate incentives to attract students 4. Poor image of agriculture 5. Agriculture unattractive to students 6. industries not partnering with college as expected
External	Opportunities <ol style="list-style-type: none"> 1. Agrarian led economy 2. Agriculture 3. Increased demand for services at community and partner level 4. New technologies that can be adopted 	Threats <ol style="list-style-type: none"> 1. Declining high quality students in Agriculture 2. Governments lack of commitment to R&D 3. 3. Students' lack of awareness of opportunities in agriculture

DOCUMENTS RECEIVED

College of agriculture handbook

Item No.	REVIEW OF INDIVIDUAL INSTITUTIONS		
	Institutions	College of Agriculture and Consumer Affairs: Professor Kwame Ofei, PROVOST. Dec 16, 2011	Ghana Atomic Energy Commission, Biotechnology and Nuclear Agriculture Research Institute (BNARI) Professor Josephine Nketsia-Tabiri Director of Institute and staff. Dec 19, 2011
I	Mandate and Overview	Internationally acclaimed African institution for scientific innovations in sustainable agriculture and human development to meet national and global challenges	To provide agricultural and nutrition solutions for the limitations that cause Ghanaian farmers to be among the poorest in society. BNARI is a research and technology transfer institution that provides cutting edge solutions through use of biotechnology and nuclear

		Committed to providing a world class academic environment through quality teaching, research and extension, integrating system-wide innovation to realize tangible results	technologies for the development of elite crop varieties, production of healthy planting materials for farmers, protection of crops and livestock, reduction of post-harvest food losses, enhancement of the safety of food and health-care delivery. Our reason for pursuing these technologies is their inherent potential to accelerate the realization of food security in a world challenged by poverty, hunger and malnutrition. As a socially-responsible entity, the deployment of these technologies is done in a safe and responsible manner.
2	Role under FtF	Meets all 3 objectives	Meets all 3 objectives
3	Overview of Institution	The Central Administration of the College comprises the offices of the Provost, the College Registrar and the College Finance Officer. The Central administration serves as the umbrella body that coordinates the administrative affairs of the various constituent units of the College. The entire College is headed by the Provost.	BNAI is an institute under the Ghana atomic energy Commission. Headed by a Director, BNAI has 5 Centers, 2 programs and provides 10 different services.
4	Funding Profile	Emoluments (Salaries/Admin): Govt 100% Maintenance: Internally Generated Funding (IGF): 15% (Students fees, Technical studies, commercial enterprises, research commissions Research: Govt \$600/year/faculty usually utilized as salary. Donor: 75%	Item 1: Salaries (personal and emoluments) 100% Item 2: Administrative expenses: 65-75% Donor investment: 40% Investment from Ghana Energy Commission 100% Other donors for equipment and Training 40%
5	Leadership	Clear Mission statement.	Clear mission statement
6	HRD	Administrative manual used as operational instrument and updated as needed. Timekeeping for admin staff not for faculty.	Has clear HRD manual. Staff keep time logs
7	Financial	Financial plans and reports exist. Regular independent audits are undertaken. Efficient system of financial accountability exist	Financial plans and audits exist and used.
8	Program/project design	Teaching and research programs designs exist . Faculty trained in course outlines	Research designs approved by committees
9	Accountability to partners	Provides reports to partners	Provides quarterly reports to partners
10	Private sector integration	Strong. Students undertake internships in private organizations. Faculty get funding from private organizations	Private sector utilizes facilities for a fee.
11	Financing/sustainability	Based on IGF and donors	Based on government, donor and

	of operations		internally generated fees. Inadequate
12	Results-based management	Both students and faculty are evaluated.	Research reports are peer-reviewed
13	Effectiveness/results	Committed to quality teaching and research	Committed to quality research
14	Capacity development needs	<ul style="list-style-type: none"> -Needs Funds for research -Needs Staff training in some areas such as value chain analysis and research grant acquisition. -Needs new infrastructure 	<ul style="list-style-type: none"> -Needs equipment -Office space -Funds for research -Staff In-service training --Fellowships to attend conferences
15	SWOT Analysis:		
	Strengths	Capable, well trained, patriotic and enthusiastic faculty Research centers with trained staff located in strategic areas of the country.	<ul style="list-style-type: none"> -Well trained expertise -Basic scientific research equipment -Tissue culture production -Radiation facility
	Opportunities	Agrarian led economy Government interested in agriculture New technologies that can be adopted	<ul style="list-style-type: none"> -Radiation and medical facility -facility for export quality -tissue culture development
	Weaknesses	Inadequate funding. Lack of incentives Poor image and unattractiveness of agriculture as a vocation industries not partnering as expected Lack of awareness of opportunities in agriculture Weak collaboration among universities	<ul style="list-style-type: none"> -Obsolete infrastructure -Lack of funds to expand space for staff -inadequate research funding
	Threat	Declining enrollment of high quality students. Agriculture not a preferred course for students.	<ul style="list-style-type: none"> -Competition from other research institutes -Low image -lack of awareness about BNAI's potential -weak lobbying and public relations capability

FtF Assessment—Biotechnology And Nuclear Agriculture Research Institute (Bnari), Ghana Atomic Energy Commission

Organizational Profile and Overview

Institution:	Biotechnology and Nuclear Agriculture Research Institute (BNARI), Ghana Atomic Energy Commission.
Legal status:	Research
Date:	December 19 th 2011
Interviewer:	Dr Kwesi Opoku-Debrah, Agricultural Specialists, Africa LEAD
Persons interviewed:	Professor Josephine Nketsia-Tabiri, Director Dr Kenneth E Danso, Head, Biotechnology Centre Fidelis Doodaa Dery John Akuoko Nyantakyi, Manager, Kwayaa Farms, Practical Poverty Matilda Owusu-Ansah
Office location:	Accra
Type of services offered:	Research and outreach services
Year established:	

Mandate:

To provide agricultural and nutrition solutions for the limitations that cause Ghanaian farmers to be among the poorest in society.

BNARI is a research and technology transfer institution that provides cutting edge solutions through use of biotechnology and nuclear technologies for the development of elite crop varieties, production of healthy planting materials for farmers, protection of crops and livestock, reduction of post-harvest food losses, enhancement of the safety of food and health-care delivery. Major reason for pursuing these technologies is their inherent potential to accelerate the realization of food security in a world challenged by poverty, hunger and malnutrition. As a socially-responsible entity, the deployment of these technologies is done in a safe and responsible manner.

Role under FtF and how organization contributes to objectives/outputs of FtF

Researchers are carrying out collaborating research with Universities and other research institutes (SARI, CRI etc) on cereals, legumes and livestock in the Northern region of Ghana and other areas of Ghana to meet the FtF program objectives.

Overview of Institution (Where does it work, basic organizational structure how many staff):

BNAI is an institute under the Ghana atomic energy Commission. Headed by a Director, BNAI has 5 Centers, 2 programs and provides 10 different services. The main functions of BNARI include

promotion, development and effective utilization of the peaceful application of nuclear and bio technologies for economic and social advancement of Ghana. In pursuance of these objectives, the institute has established laboratories that carry out appropriate research activities and provide services to different sectors of the economy. The following are the laboratories:

- Plant Biotechnology Laboratory
- Radiation Technology Centre
- Food Science and Microbiology Laboratories
- Human Nutrition Laboratory
- Biosafety Unit
- Soil Science and Plant Breeding Laboratories
- Tissue Culture Laboratory
- Veterinary Research Laboratory
- Entomology Laboratory
- Molecular Biology Laboratories

Commercialization programs include the following:

- BIOTECHNOLOGY CENTRE
- RADIATION TECHNOLOGY CENTRE
- NUCLEAR AGRICULTURE CENTRE
- RADIATION ENTOMOLOGY & PEST MANAGEMENT CENTRE
- SOCIO-ECONOMICS & COMMERCIALIZATION CENTRE
- Research and Development Projects

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Item 1: Researchers and staff Salaries (government emoluments) 100%

Item 2: Administrative expenses: 65-75%

Donor investments: 40%

Infrastructure Investment from Ghana Energy Commission 100%

Other donors for equipment and Training 40%

Internally Generated Funds (IGF) from veterinary clinical services, sales from tissue culture/ nursery, piggery, fruits (mangoes), fertilizer analysis. Other IGF include fees from participating in international programs and fellowships

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Provided by the offices of the Directors of Atomic energy Commission, and BNARI.

2. Management systems

c. HRD

Human resource systems in place

b. Financial

Financial management systems in place.

c. Knowledge Management

Systems in place

d. M & E

Researchers evaluations in place. For partner related work, M&E is part of the design of the project related activity to measure results.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Researchers design programs that are evaluated and approved by committees.

4. Accountability to partners

Partners with local and external universities and research institutes, eg UG, KNUST, UDS, CSIR and SARI. Provides reports to donors and partners

5. Private sector integration

Organize free workshops/courses for the private sector on specific issues demanded by the industry. Examples include tissue culture, fertilizer analysis etc

6. Financing/sustainability of operations

Government continues to provide emoluments. IGF are increasing.

7. Results-based management

Research publications provide evidence.

8. Effectiveness/results

Research reports provide evidence.

9. Coordination

Effective coordination among local and external researchers

Capacity development needs

EQUIPMENT

- Need equipment to replace obsolete ones

RESEARCH

- Funds for research
- Research Grants writing

INFRASTRUCTURE AND LOGISTICS

- Office space

12. SWOT Analysis

Internal	Strengths 1. Basic laboratory equipment 2. Excellent reputation 3. Good number of strong partners 4. Enthusiastic and patriotic faculty and staff 5. Tissue culture and radiation centers	Weaknesses 1. obsolete equipment 2. Inadequate office space 3. Inadequate funding for research
	Opportunities 1. Tissue culture technology	Threats 4. Lack of lobbying skills

	3. Increased demand for services at community and partner level 4. New technologies that can be adopted	5. Governments lack of commitment to R&D
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DOCUMENTS RECEIVED

Pamphlets

FtF Assessment—Business Sector Advocacy Challenge (Busac) Fund

Organizational Profile and Overview

Institution:	Business Sector Advocacy Challenge (BUSAC) Fund
Legal status:	Registered FNGO as a company limited by Guarantee in 2004
Date:	January 13 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Yambor E. Benjua, Tamale Office Chief Dennis Puorideme, Deputy Tamale Office Chief
Home office location:	Tamale
Type of services offered:	Funds for advocacy
Year established:	2004

Mandate:

BUSAC aims to make an impact by enabling the private sector, including business membership organizations, trades unions and media, to influence public policy formulation by undertaking appropriate research, developing evidence-based policy positions and advocating those positions with government and other private sector institutions/organization who may be targeted by the action.

BUSAC was originally launched by DANIDA as part of the broader Business Sector Program Support but now attracts support from DFID (which is pooling its support through an arrangement with DANIDA) and USAID (which is willing to support export related advocacy projects). BUSAC II started on the 1st of March, 2010.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Overall Objectives of the BUSAC Fund

- A broader engagement of the Private Sector in policy making and policy implementation (at national, regional and local levels);
- A strengthened capacity of representative organizations of the Private Sector to advocate for pro-business sector reform in Ghana (and in the long run support the Ghanaian economy and thus contribute to Poverty Reduction);
- An improvement of the Private Sector, by assisting to remove bottlenecks at all levels of administration but also within the Private Sector itself; and
- A broadened public understanding of the role of businesses in society.

Overview of Institution (Where does it work, basic organizational structure how many staff):

The fund management has been contracted by DANIDA to COWI who have appointed Dr. Dale Rachmeler as the Project Manager. He is assisted by a team of 7 recruited locally.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Initial funding of \$4million from USAID under the FtF program. DANIDA has provided \$12million (\$8million in the first instance and \$4million thereafter. The European Union (EU) has provided 4 million Euros.

BUSAC Fund finances, through grants, up to 90% of the cost of the Advocacy Actions that are selected in each "Call for Application." The Actions are then implemented by the Grantees themselves (with the help of the Service Providers or Consultants they may have chosen to complement their own efforts.

The Fund is accessible through a competitive demand-driven mechanism and transparent selection of the best advocacy actions proposed by associations within the Private Sector.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

BUSAC has a Steering Committee composed of Private Sector Operators, Government Representatives, DANIDA, USAID and other donors.

2. Management systems

d. HRD

Head office is in Accra. Northern sector office is in Tamale. Has competent HR system and Job descriptions. Number of staff is 8.

b. Financial

- Uses the COWI financial system –a consulting firm based in Copenhagen. Has own financial management system.
- Keeps financial records.

c. Knowledge Management

Has information sharing mechanism system in place..

d. M & E

Monitor performance closely

3. Program/project design

Demand driven enterprise.

4. Accountability to partners

Provide reports to partners.

5. Private sector integration

The following sister agencies are linked to the BUSAC project management. They are:

1. The Council for Vocational and Technical Education (COTVAT)
2. ARB Apex bank working in partnership with DANIDA and Stanbic.
3. AGRA

6. Financing/sustainability of operations

Attracting more donors.

7. Results-based management

Grants are released in stages based on reports. Private Sector Operators (PSOs) implement projects with service providers paid by BUSAC.

8. Effectiveness/results

BUSAC empowers FBOs to do the advocacy. Results are shared among fund recipients and partners.

9. Coordination

Active coordination among partners and fund recipients.

10. Capacity development needs

- a. Needs additional resources to reach all associations in order to meet growing demand.

- b. Require update on issues. Call for workshops to enhance capacity building Help to retrieve information from head office server

SWOT Analysis

Internal	Strengths <ol style="list-style-type: none"> 1. Proven business model 2. Demand driven service 3. Leadership/management structure 4. Benefit to organizations 	Weaknesses <ol style="list-style-type: none"> 1. Scattered organizations
External	Opportunities <ol style="list-style-type: none"> 1. Awareness of positive Advocacy effects on policy 	Threats <p>Unexpected changes in government policy towards freedom of expression.</p>

DOCUMENTS RECEIVED

None

FtF Assessment—FARMERS ORGANIZATION NETWORK IN GHANA (FONG)

Organizational Profile and Overview

Institution:	Farmers Organization Network in Ghana (FONG)
Legal status:	Registered FBO as a company Limited by Guarantee in 2003
Date:	January 9 th 2012
Interviewer:	Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Naaba Issahatu Jessiwuni, National Vice-President, FONG
Home office location:	Tamale
Type of services offered:	Farmer group services provision, Farmer group development
Year established:	2003

Mandate:

Established as a Farmer-Based Organization (FBO) in Tamale in 2003 by a coalition of four organizations who were working with farmers and wanted them to speak with one voice to advocate for the needs of farmers.

Provides service to members and link them to local and international organizations. Also, FONG offers training in farm management. About 65% of its members are women.

Role under FtF and how organization contributes to objectives/outputs of FtF

Encourage members to increase food production.

Overview of Institution (Where does it work, basic organizational structure how many staff):

FONG is located in Tamale and operates in three zones, the Northern zone comprising the Northern Region (NR), Upper East (U/E) and Upper West (UW) regions. The other zones are the Middle zone comprising the Ashanti, Brong-Ahafo and Eastern regions. The Southern zone comprise the Western, Volta and Greater Accra regions.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Graamen Bank provided \$2,500 seed money to FONG \$2500 to start the organization out of which \$2000 was used to establish FONG's Secretariat. Additional funding also comes from registration (Ghc 25) and membership fees. FONG has in the past, received project funding from IFAD, Agriterre and PAR.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

FONG has a 6-member National Executive Council based in Tamale as its headquarters. The Committee comprise the President, Vice-President (a man), 2nd Vice-President (a woman), Treasurer, Women and Youth Leaders. The Zonal levels executive committees comprise a Chairman, 1st Vice-Chairman, 2nd Vice-Chairman, Women and Youth Leaders and a Treasurer. Information flow and sharing are inadequate and there is very little transparency among leaders.

2. Management systems

a. HRD

FONG does not have neither an HR person in place nor an HR manual. The President does the hiring of all personnel and discussion of salary. The paid staff at the national level include a National Coordinator, an Accountant, a Gender Desk Officer and a Secretary. Paid staff at the zonal level include a Zonal Coordinator, an Administrative Assistant and a Field Assistant. Staff salaries are very low.

Offices keep project files.

b. Financial

Has a financial management system in place and provide project financial reports to donors. Participation in an AFRICALEAD workshop has provided FONG participants the tools to improve their financial reports.

c. Knowledge Management

Not in place

d. M & E

3rd party project impact evaluations conducted.

3. Program/project design

FONG received funding for Pioneer maize production that provided members with increased yields and income. Program continues to build upon itself and its success.

4. Accountability to partners

MOFA, IFAD, Afgritere and EU partner with FONG who receive financial reports for grants given to the association members.

5. Private sector integration

AGRISERVE, a private company promoting Pioneer maize provides FONG members with seeds and purchase produce at prevailing market rate based on weight of 100kg. This is in contrast to middle women who buy farmers produce based on volume that leads to exploitation of farmers' incomes.

6. Financing/sustainability of operations

Sustainability is questionable since present operations depend heavily on membership dues and operation of the Pioneer maize project alone.

7. Results-based management

Pioneer maize production is one that has shown impressive results in terms of increased yields and incomes for members.

8. Effectiveness/results

Same.

9. Coordination

Collaborates with other organizations in the field. Utilize radio to disseminate best practices, activities and services and integrate technical specialists such as agricultural officers. Best method due to vastness of region.

FONG members include community members in the design and

10. Capacity development needs

Capacity Training

- Board management training and organizational training for board members
- Human resource processes and management

- Training on proposal writing and fundraising.
- Training in group dynamics for farmer leaders

Strategies

- Organize education radio fora for farmers to learn about service providers
- Develop an award scheme for the best woman farmer member in a community to encourage others.

Funding

- To buy radio air time to educate farmers on improved agricultural practices, dangers of pesticides and Fulani/farmer relations
- To document members' best farm practices

SWOT Analysis

Strengths <ul style="list-style-type: none"> • High recognition by farmers • Members perceive organization as their own • International recognition. FONG is a member of ROPA and IFAP 	Threats <ul style="list-style-type: none"> • Competition with “ghost” farmer
Weakness <ul style="list-style-type: none"> • Poor coordination. National coordinator does not visit regions • Poor communication among leaders • No proper documentation of farmer members' success stories and best practices due to lack of funding. 	Opportunities <ul style="list-style-type: none"> • Partners are ready to work with FONG • New agricultural programs and intervention in the Northern zone.

DOCUMENTS

Saw the following Certificates of FONG:

1. Certificate of Incorporation, 23/6 /2003
2. Certificate of Recognition, 25/8/2010

FtF Assessment—Ghana Agricultural Associations Businesses Information Center (GAABIC)

Organizational Profile and Overview

Institution: (GAABIC)	Ghana Agricultural Associations Businesses Information Center
Legal status:	Registered as a company Limited by Guarantee in 2006
Date:	January 11 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Yakubu Iddrisu, Project Manager Aliu Issahaku
Home office location:	Tamale
Type of services offered:	Provides technical services to farmers
Year established:	2006

Mandate:

GAABIC was established in 2006 as a common resource center for members of the Apex Farmers Organization of Ghana (APFOG), Ghana Agri-Input Dealers Association (GAIDA) and CropLife Ghana. The center is a meeting place, a training center and a business center where members can register their phones to receive SMS alerts on offers to sell and to buy agricultural inputs and products.

Role under FtF and how organization contributes to objectives/outputs of FtF

Agriculture productivity and market access.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Institution was set up and run by 4 organizations, namely Apex Farmers, Agro Input Dealers, Crop Life and Seed Producers Association of Ghana (SEEDPAG). Offers the following services at a fee:

- Training for MiDA service Providers
- Link target beneficiaries to commercial banks for credit consideration.
- Prepare business plans

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Donor funding. Donors are MiDA, USAID, DANIDA, IFDC and AGRA. Donor funding is about 75% while

Fees for service account for 25% of funding.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

Has a board chairman and CEO who is a member of the board. GAABIC has three departments: Finance and administration, Programs and Association Business Development Unit. Board members elected on annual basis during annual meeting.

Board appoints Technical Committee to provide oversight of operations. Technical Committee reviews annual work plans and budget. Technical Committee reports quarterly to Board.

2. Management systems

a. HRD

Have an HR person in place; job descriptions are in place accompanied by annual performance reviews.

b. Financial

Financial management systems are in place for the Center.

Up to date financial and portfolio reports are developed for analysis to guide operations of the organization. Budgets and work plans are prepared to guide and control expenditures in the organization by comparing actual expenditures to budgeted figures. 3rd party internal and external financial audits conducted project by project. Project implementation deadlines are strictly adhered to.

c. Knowledge Management

System is in place. Has MFARMS technology platform to locate suppliers and check prices and price trends.

d. M & E

All projects have in built M & E components that are adhered to.

3. Program/project design

Program continues to build upon itself and its success.

4. Accountability to partners

Provide timely financial to all donors.

5. Private sector integration

Buys produce from farmers and sell to WFP or GNAFCO to earn profit to increase sustainability.

6. Financing/sustainability of operations

7. Results-based management

Buying and selling farm produce for profit is one of the ways of ensuring financial sustainability.

8. Effectiveness/results

Same.

9. Coordination

Collaborates with other organizations in the field.

10. Capacity development needs

Capacity Training & Research

- Research into challenges facing associations
- Leadership training and development of associations

Technology

- Software for data collection and analysis
- Packaging of training suitable and appropriate to the needs of clientele
- Performance/monitoring driven system
- Output or process indicators
- Data gathering tools (Associations' Sales trend, who buys what etc etc)
- Additional funds to support efforts of IFDC to collect data for MFARMS platform using mobile phones

SWOT Analysis

Strengths <ul style="list-style-type: none"> • Experienced trainers • Experience Board of Directors • Good knowledge of the terrain • Well developed organizational Structure 	Threats <ul style="list-style-type: none"> • Government controls and interference
Weakness <ul style="list-style-type: none"> • Inadequate purchasing equipment 	Opportunities <ul style="list-style-type: none"> • Flexible regulatory frame work • Relatively stable inflation • Huge population beneath poverty line • Stable economy • Friendly regulatory system

DOCUMENTS RECEIVED

- Strategic Plan

FtF Assessment—GHANA NUTS COMPANY LTD

Organizational Profile and Overview

Institution:	GHANA NUTS Company Ltd
Legal status:	Limited Liability Company
Date:	January 16, 2012
Interviewee:	Kwesi Opoku-Debrah, Agricultural Specialist, DAI/ Africa LEAD
Person interviewed:	Mr Prince Obeng Asante, Deputy Managing Director (DMD) Dora H. Torwiesh, Procurement Manager
Office location:	Techiman
Type of Services offered:	Purchase and processing of grains into nutritional foods.
Year established:	2001

Mandate:

To create a center of excellence for agro processing within the West Africa sub-region. Mandate articulated by board and staff.

Role under FtF and how organization contributes to objectives/outputs of FtF

Procures cereals, nuts and medicinal plants for export.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Ghana Nuts was incorporated in the year 2001 and commenced operations as a commodity trader and exporter of Soya, groundnuts, cashew, sheanuts, sesame seeds, voacanga africana, Griffornia to Europe, UK, India and Japan. Exports of these products amounted to 30,000 tons per annum within the first six years of its existence.

Ghana Nuts Limited has grown over the years to become the leading agro processors, manufacturers and exporters of a gamut of edible oils, animal feed input materials and Shea Butter.

Ghana Nuts operations are in compliance with Good Manufacturing Practices (GMP) and

International standards. Ghana Nuts Limited values her customers and endeavors not only to anticipate their demands but also provide world-class services for their products.

With expertise and sophisticated infrastructure, Ghana Nuts takes up all operations with utmost ease. They have acquired an enviable position in the international market and are still growing in strength to become one of the largest agro processors, and exporters on the international market.

Company has well developed, high-tech infrastructure, state-of-the-art Solvent Extraction Facilities and refinery plants that are manned by efficient team of professionals, who have in Depth knowledge in their respective fields. Every process of fabrication is stringently inspected To conform to GMP standards to produce RBD (Refined, Bleached and Deodorised) Soybean and Cotton Seed Cooking Oil.

Company imports 80% of Soya as raw materials for processing and 300 tons of soya meal for the Poultry industry due to shortages in the local market. Imported soya can lose their quality and lead to low quality egg production hence the need to help farmers grow soya so that company can buy them locally.

At present Company only processes soya and other cereals and legumes but does not mill or formulate them into meal. The company would like to have their own milling and meal formulation facilities in future.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Local Bank and family loans—approximately 55% . Plough back profits.

Other sources --35%

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Board and staff are active, supportive and very strong and have grown business to its present state.

Board gives strategic direction and reviews management's performance.

2. Management systems

a. HRD

Job descriptions are in place with annual performance reviews. Have 42 full time staff. Company has HR manual and a system for motivating staff based on performance.

b. Financial

Have financial management system that ensures transparency and accountability. Both internal and external auditing are carried out yearly as a statutory requirement.

c. Knowledge Management

Inventory and financial management systems are in place

d. M & E

Purchasing records and sales are recorded.

3. Program/project design

Staff in various departments/sections participate in business development for board approval. Business plans are based on cost benefit analysis to ensure profitability. Follow protocols in all areas of operation.

4. Accountability to partners

Has efficient reporting system and provide partners project updates, and quarterly reports. Uses teleconferencing for communication.

5. Private sector integration

Purchases cereals and legumes from private distributors and sell to private buyers.

6. Financing/sustainability of operations

Growth of business and demand for products continue to grow.

7. Results-based management,

First indigenous food processing SME to come out to produce fortified cereals for the Ghanaian market.
For profit business.

8. Effectiveness/results

Providing products for the market.

9. Coordination

Coordinates with cereal and legume distributors and buyers.

10. Capacity development needs

TRAINING

- Quality control
- Marketing capacity development
- Develop out-grower scheme
- Filed demonstration farms
- Agronomists to work with out-grower farmer groups to ensure agronomically good practices.

Equipment

- Needs additional warehouse to store 400-500MT

Technology

Needs computer software for data management.

SWOT Analysis

Internal	Strengths 2. Good mindset of management and staff 3. Head office near source of raw material	Weaknesses 1. Low return on investment (ROI)
External	Opportunities 2. People want to eat healthy food 3. Population is growing 4. Company has ability to deliver healthy nutritious foods 5. Market potential exists.	Threats 3. Political and economic instability

DOCUMENTS RECEIVED

No documents collected. Referred to company website

FtF Assessment—PREMIUM FOODS LIMITED

Organizational Profile and Overview

Institution:	Premium Foods Limited
Legal status:	Limited Liability Company
Date:	January 17, 2012
Interviewee:	Dr Kwesi Opoku-Debrah, Agricultural Specialist, DAI/ Africa LEAD
Person interviewed:	Tom Gambrah, Managing Director Gladys M.T. Sampson, Marketing Manager
Home office location:	Jachie near Kumasi
Type of Services offered:	Purchase and processing of agricultural crops and produce. Import, export, sale and distribution of agricultural crops and processed agricultural produce
Year established:	1999

Mandate:

Strategically committed to efficient post-harvest management in maize and other cereals through cost effective processing and preservation technologies and thereby promote the well-being of farmers and enhanced vitality to its customers through value addition.

Provide quality inputs in a timely manner at competitive prices.

Role under FtF and how organization contributes to objectives/outputs of FtF

Agroprocessor is collaborating with ADVANCE and AGRA on market access and bringing together all value chain actors.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Started in 1995 as Letus Produce Ltd to address the poor and unhygienic handling of maize by farmers and traders in the primary process by providing added value in the drying, cleaning, grading and packaging to stabilize the raw material. The company operated at the Jute factory in Kumasi with an initial capital investment of \$650,000 and a purchasing power of 4,000 tons of maize/annum. It purchased maize from 533-1,333 farmers and employed 15 staff.

Unfortunately, the company lost all the initial investment due to the following reasons:

- Undeveloped farming capability
- Scarce human capital
- Inconsistent quality and irregular supply of maize (raw materials).
- High fluctuations and irregular price of maize
- Unsustainable profit margins.
- Unskilled labor force and
- Lack of staff training

The exit of Letus produce Ltd led to the establishment of a food processing company in 1999, General Mills Company Ltd, at the same location--jute factory in Kumasi, Ashanti region, and also in Techiman in the Brong-Ahafo region. The company injected \$1 million in 2003 and invested \$81,000 in maize (raw material) acquisition. The company's purchasing power increased to 10,000 tons/annum. The objective of the new company was to clean and dry maize and process them into grits and flour for sale to the food & beverage and poultry industries. The company employed 40 permanent staff and 80 casuals. About 2,500 farmers supplied maize to the company per annum. There was significant improvements in the skills of full-time/casual staff due to an in-service training program that was instituted. However, the company got stunted, failed to grow and remained unprofitable mainly due to the following factors:

- Very little change in farmer capability
- Inconsistent quality and irregular supply of raw materials.
- High fluctuations and irregular price of maize.

In 2005, a new company, Premium Foods company Ltd, was established and has been operating to date. A \$3million capital was injected into the company and the purchasing power increased to 20,000 tons/ annum. The company maintained its location in Techiman but moved from the Jute factory to its present headquarters in Jachie, near Kumasi. The objectives of the new company are as follows:

- Continue grain processing
- Focus on development of people along the maize value chain including the food/ beverage Development of aggregators to interface with farmers to provide resource and credit to expand capability.
- Development of Aggregators to become Agro Business Centre's (ABC's).
- Interfacing between aid agencies and farmers to increase yield through good agronomic practices
- Emphasis on quality and hygienic handling of grains.
- Aggressively explore opportunities to diversify revenue stream through development and distribution of consumer-based nutritional foods.

The company purchase maize from about 3,500 farmers, employs 45 full time staff and 100 casual labor. The company purchase maize through 22 aggregators who are in direct contact with the maize. The company now has

- Better Farmer product quality; yield has increased from 0.75 to 1.5 tons/acre with consistent supply.
- Positive and sustainable effect Earnings Before interest and Tax (EBITA).
- Diversifying profit pool by entering the consumer based foods market.
- Promoting Research and Development (R&D) through enhanced partnerships with universities and researchers

Premium Food company Ltd has a 5 member board 3 of which are company employees. The company has recently hired a new Business Development Manager to develop the maize value chain comprising farmers, aggregators, processors and traders. Has developed company website but is being overhauled.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

The company, which is for profit business only whose revenue stream is based solely on goods and Services relies on bank and personal loans only as capital. It has not received any grants to date. The company has evolved from Letus Produce Company, General Milling Company Ltd to Premium Foods Company Ltd with the following capital outlays:

- Letus produce Ltd: \$650,000
- General Mills Company Ltd: \$1 million
- Premium foods Company Ltd: \$3 million

The company has a 5 member board 3 of which are company employees. The company recently hired a new Business Development Manager to develop value chain comprising farmers, aggregators, Processors and Traders.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Board and staff are very strong and have grown business to its present state.

2. Management systems

22. HRD

Job descriptions are in place with annual performance reviews. Have 45 full time and 190 casual labor. The company purchase maize through 22 aggregators who are in direct contact with the maize farmers.

b. Financial

Have financial management system that ensure transparency and accountability. Both internal and external auditing exist. Internal audits are carried out every six month. External audits are carried out yearly as a statutory requirement.

c. Knowledge Management

Inventory and financial management systems are in place

d. M & E

Effective aggregators are helping to ensure sustainable purchase of maize and farmer satisfaction.

3. Program/project design

Staff in various departments/section participate in business development for board approval. Business plans are based on cost benefit analysis to ensure profitability. It is a demand driven business.

Demand driven enterprise.

4. Accountability to partners

Competitively priced demand driven quality products.

5. Private sector integration

Purchase maize from 3,500 maize farmers through 22 aggregators.

6. Financing/sustainability of operations

Growth of business and demand for products continues to grow.

7. Results-based management,

For profit business.

8. Effectiveness/results

For profit business.

9 . Coordination

Aggregators help to ensure supply of maize. New business manager would ensure that all actors in the value chain understand and play their roles.

10. Capacity development needs

EQUIPMENT

Urgent need for 10 grain milling equipment to expand production

Training for company's grain milling staff and KNUST students would be helpful. Training would be comparable to the program at the International Grains Center at Kansas State University where students are trained in grains milling as part of their course.

Credit

Need credit at low affordable interest rate. Present interest rate is too high.

LOGISTIC

Need haulage trucks to help timely transportation of maize

TECHNICAL

Grain testing equipment to ensure quality. Additional support to the USIAD funded Center for Food Analysis and Grain Research at KNUST would indirectly help with grain testing and analysis.

Special Initiative:

Funds to institute a Grant Voucher Initiative for 5 years to be used to pay for:

1. Research and Development (R&D) services
2. Mechanization equipment from MOFA and other accredited vendors
3. Soil fertility testing and enhancement
4. Warehousing standards, structures, equipment and training

SWOT Analysis

Internal	Strengths 1. Strong Aggregator Small holder Value Chain Approach 2. Capable Board and staff	Weaknesses 1. High interest rates 3.
External	Opportunities 6. High demand for products	Threats 4. Political interference 5. Grain Price interference and regulation by National Buffer Stock Company

DOCUMENTS RECEIVED

CEO presentation on Premium Foods emailed.

FtF Assessment—WEST AFRICA CENTRE FOR CROP IMPROVEMENT (WACCI)

Organizational Profile and Overview

Institution:	West Africa Centre for Crop Improvement (WACCI), University of Ghana, Legon
Legal status:	University
Date:	December 22 th 2011
Interviewer:	Dr Kwesi Opoku-Debrah, Agricultural Specialists, Africa LEAD
Persons interviewed:	Professor Eric Yirenkyi Danquah, Director
Office location:	Accra
Type of services offered:	Graduate Programs
Year established:	2007

Mandate:

The goal of the West Africa Centre for Crop Improvement (WACCI) is to improve food security in Africa. The approach is to equip plant breeders with the knowledge and skills to develop superior varieties of indigenous crops, using both conventional and modern technologies.

Role under FtF and how organization contributes to objectives/outputs of FtF

WCCI produces students with skills in plant breeding and soil management to help increase food productivity.

Overview of Institution (Where does it work, basic organizational structure how many staff):

The West Africa Centre for Crop Improvement (WACCI) has been established at the University of Ghana

to train plant breeders with expertise to improve the indigenous crops that feed the people of the West African sub-region. The WACCI plant breeding training program will produce skilled, knowledgeable and properly resourced breeders to breed locally important crops to meet local needs and preferences. WACCI has an advisory Board and a management board comprising the Director and two Associate Directors and a program Coordinator.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Donor - 5.8 million to date for a 5-year program

Has direct access to a/c though funds are channeled through the university financial system

Talking to the WB and Gordon Conway

Getting European governments to commit to Agriculture

I. Leadership:

Provided by the offices of the advisory board and management.

2. Management systems

23. HRD

Human resource systems in place

b. Financial

Financial management systems in place.

c. Knowledge Management

Systems in place

d. M & E

Faculty and student evaluations in place. For partner related work, M&E is part of the design of the project related activity to measure results.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Subjected to university academic system

Faculty are demand driven where demand currently outstrips ability to deliver by a large margin.

4. Accountability to partners

- Submit Report (Narrative, Capital Equipment and Financial) to donors every 6 months

- Subject to University Audit system
- Donor audit
- Financial/ sustainability of operations established for a φ of program
- Need to sustain centre beyond the 10 years
- Engaging in dialogue with Donor again

Strong partners:

- AGRA
- Cornell University
- MoFA
- University of Ghana, Legon

5. Private sector integration.

6. Financing/sustainability of operations

First and oldest university supported by government that continues to

7. Results-based management

University reports provide evidence.

8. Effectiveness/results

University reports provide evidence.

9. Coordination

Effective coordination among local and external universities

10. Capacity development needs

Recruitment of external lecturers

Train plant breeders for Africa

II.SWOT Analysis

Internal	<p>Strengths</p> <ol style="list-style-type: none"> 1. Strong organizational capacity and faculty 2. Excellent reputation 3. Good number of strong partners 4. Enthusiastic and patriotic faculty and staff 	<p>Weaknesses</p> <ol style="list-style-type: none"> 1. Inadequate research funds 2. Poor image of agriculture
External	<p>Opportunities</p> <ol style="list-style-type: none"> 1. Agrarian led economy 2. Agriculture 3. Increased demand for services at community and partner level 4. New technologies that can be adopted 	<p>Threats</p> <ol style="list-style-type: none"> 6. Governments lack of commitment to R&D

DOCUMENTS RECEIVED

WACCI handbook

FtF Assessment—YEDENT Agroprocessing Company Ltd

Organizational Profile and Overview

Institution:	YEDENT Agroprocessing Company
Legal status:	Limited Liability Company
Date:	January 16, 2012
Interviewee:	Kwesi Opoku-Debrah, Agricultural Specialist, DAI/ Africa LEAD
Person interviewed:	Mr Samuel Kwame Ntim Adu, CEO
Home office location:	Abesim near Sunyani
Type of Services offered:	Purchase and processing of grains into nutritional foods.
Year established:	2003

Mandate:

It is a cereal processing company located at Sunyani (Brong Ahafo Region) and producing maize products for the World Food Program, the brewery and poultry industries as well as cereal breakfasts for schools, hospitals and household markets.

Also Yedent has added the production and supply of Soya-fortified maize-based blend foods for the domestic and international markets.

Role under FtF and how organization contributes to objectives/outputs of FtF

Processing and sale of cereals to increase market access.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Yedent Agro Processing Ventures Ltd is a limited liability, privately owned company incorporated in 2002. It is a cereal processing company located at Sunyani (Brong Ahafo Region) and producing maize products for the World Food Program, the brewery and poultry industries as well as cereal breakfasts for schools, hospitals and household markets.

Currently the company has two main product lines: maize drying and maize grit production plants. It processes maize into grits, flour and bran for the domestic market.

The company obtained a loan of €410,000 to add a production plant to produce and supply Soya fortified maize-based blend foods for the domestic and international markets. The expansion project involved increasing the operating capacity of the food analysis laboratory, the mechanization of products packing, and the increase of the roasting equipment and the fleet of vehicles.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Bank and family loans—65%

Grants --35%

The company obtained a loan of €410,000 to add a production plant to produce and supply Soya fortified maize-based blend foods for the domestic and international markets.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Board and staff are active, supportive and very strong and have grown business to its present state.

Board gives strategic direction and reviews management's performance.

2. Management systems

24. HRD

Job descriptions are in place with annual performance reviews. Have 42 full time staff. Company has HR manual and a system for motivating staff based on performance.

b. Financial

Have financial management system that ensures transparency and accountability. Both internal and external auditing are carried out yearly as a statutory requirement.

c. Knowledge Management

Inventory and financial management systems are in place

d. M & E

Purchasing records and sales are recorded.

3. Program/project design

Staff in various departments/sections participate in business development for board approval. Business plans are based on cost benefit analysis to ensure profitability. Follow protocols in all areas of operation.

4. Accountability to partners

Has efficient reporting system and provide partners project updates, and quarterly reports. Uses teleconferencing for communication.

5. Private sector integration

Purchases cereals and legumes from private distributors and sell to private buyers.

6. Financing/sustainability of operations

Growth of business and demand for products continue to grow.

7. Results-based management,

First indigenous food processing SME to come out to produce fortified cereals for the Ghanaian market. For profit business.

8. Effectiveness/results

Providing products for the market.

9. Coordination

Coordinates with cereal and legume distributors and buyers.

10. Capacity development needs

TRAINING

- Quality control

- Marketing capacity development

Equipment

Needs additional warehouse to store 400-500MT

Technology

Needs computer software for data management.

SWOT Analysis

Internal	<p>Strengths</p> <ol style="list-style-type: none"> 4. Good mindset of management and staff 5. Head office near source of raw material 	<p>Weaknesses</p> <ol style="list-style-type: none"> I. Low return on investment (ROI)
External	<p>Opportunities</p> <ol style="list-style-type: none"> 7. People want to eat healthy food 8. Population is growing 9. Company has ability to deliver healthy nutritious foods 10. Market potential exists. 	<p>Threats</p> <ol style="list-style-type: none"> 6. Political and economic instability

DOCUMENTS RECEIVED

Company profile emailed.

FtF Assessment-- Association of Church Based Development Projects

Organizational Profile and Overview

Institution: Association of Church Based Development Projects (ACDEP)
Legal status: Farmer owned private limited liability marketing company
Date: January 13th 2012
Interviewer: Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed: Janet Chigabatia Adama, Managing Director

Home office location: Tamale
Type of services offered: Marketing services
Year established: 2005

Mandate:

Background

SFMC is a farmer owned private limited liability marketing company established in 2005 with support of the Association of Church Based Development Projects (ACDEP) and the Interchurch Development Corporation (ICCO), a Netherland-based NGO. Focus early on had been about the introduction and transfer of agricultural best practices that translate into better yields and incomes. However, they realized incomes were not improving due to the lack of linkages to the market, thus the creation of the SFMC.

Vision

To provide a transparent and independent production and marketing chain, a secured-fair price market for small-scale farmers, and an assured raw materials source for agro-industry.

Mission

To improve the incomes of small scale farmers in Northern Ghana by aggregating and marketing their produce both in the local and international markets.

Business Linkage Model

Identify large buyers and agro-industry users, seek their commitments and sign supply contracts.
Organize supply from stallholder farmers through contracts, facilitate production credit and disburse funds to farmers.

Achievements

- In 2005 served approximately 2,800 farmers and approximately 12,000 in 2010.
- 6,924 MTs of produce moved in 2010/2011.
 - 5,000 MTs of soybeans
 - 610 MTs sorghum
 - 114 MTs maize
 - 1200 MTs of cashew (Fair Trade Certified with 3,000 cashew producers)

Operations

Business plan presented to banks but there was no buy-in. They went back to ICCO where a grant was provided for organizing the farmers that had been trained by ACDEP and for creating the market linkages. Today, SFMC has relationships with 4 buyers.

Original business plan updated every year.

Production groups of 10 to 15 farmers sign contracts with SFMC. SFMC initially disbursed capital for farmers for inputs the first year. The 2nd year SFMC was able to gain access from banks where they provided credit directly to the farmers. Today, there are 6 rural agric banks providing short term credit to the farmers.

ACDEP partners handle the grain and SFMC pays fee for services.

IFDC provides a market information system accessible by cell phone.

SFMC received a concession from the Ghana Millennium Development Authority (MiDA) for an agribusiness buying center (ABC) for receiving, grading and storing grain where the necessary infrastructure is provided upfront to be paid back in 5 years. The facilities are a start, but the necessary storage capacity is minimal.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Aggregating and marketing grains in the local and international markets.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Staff

There are only 3 staff positions (General Manager, Operations Officer and Accountant) for the 3 regions. Two new Operations Officers will be put in place this year. SFMC deals with the 2nd tier FBOs and leaves it up to them to deal directly with the smaller farmer units.

New Ownership Structure

The issue of ownership was the primary reason for SFMC not being able to access capital due to their being under the umbrella of an NGO. (ACDEP) Seed capital was subsequently provided by a Netherlands Bank through ICCO. This was the rationale for a new ownership structure.

New Structure-- SFMC shares are currently held in trust by ACDEP for the farmers (30%). Remaining shares will be disbursed to Partner NGOs, customers (major buyers) and social investors will be allowed to buy shares in the company.

Subsidiary

A new subsidiary company has been established called SFMC Warehousing Company. This company will provide plowing services, threshing, cleaning, fumigation and storage services. The company will be a member of the Ghana Grains Council and run a warehouse receipts system for farmers.

Equipment

SFMC purchased a 12.5 ton truck for moving grain and has two 4X 4 pick-up trucks through a loan. IFDC provided (sponsored by AGRA) PH handling equipment, scales, stitching machines (100 kg bags) and generators.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Fee for service operation. Insufficient cash flow and operating capital to support operations and structure that is in place and its mission and to be sustainable.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

Board of Directors

- Chairperson, Ag Econ Professor at UDS (Retired MoFA Director)
- Female Attorney

- Techno Serve
- ACDP Program Manager
- 1st Ghanaian National Best Farmer

Managing Director answers to the Board of Directors.

2. Management systems

25. HRD

There are no human resource procedures in place. Key staff positions are filled based on their ability to meet the requirements of a job description.

b. Financial

Accountant is a key full time position that is supported by financial management procedures. 3rd party financial audits conducted annually.

c. Knowledge Management

No system in place.

d. M & E

No system in place.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Demand driven enterprise.

4. Accountability to partners

Good market for farmer products.

5. Private sector integration

Integrates with buyers and input providers.

6. Financing/sustainability of operations

Not sustainable. Insufficient resources to support current operations.

7. Results-based management

Activity based services business model.

8. Effectiveness/results

9. Coordination

Imperative to communicate and coordinate with producers and buyers in the delivery and sales of grains.

9. Capacity development needs

Systems

Financial management system needs to be evaluated.

Farmer buyer contracts need to be evaluated.

Legal

A shareholders Agreement needs to be developed for the new ownership structure.

Resources

Background of staff appropriate to position needs to be evaluated.

Insufficient cash flow and operating capital to support operations and structure that is in place and its mission and to be sustainable.

Overhead budget is too small to support expansion of the business. Evaluation and development of resource strategy for addressing overhead issues to align with project activities critical.

Resources are needed to expand front office. Types and number of positions and related skills need to be identified based on demand.

SFMC lacks sufficient resources to run and operate the ABC concession provided by MiDA. They also lack operating funds to procure the produce.

SFMC has limited resources for reaching the volume of services and sales for soybeans, their largest commodity.

Grain Prices

Poultry farmers with a long credit period were able to persuade the MoFA to release the ban on soya imports and are now importing the feed requirements. The market demand for local soya has plummeted this year and soya processor warehouses are full and unable to move product.

Member farmers are expecting last year's prices and SFMC is unable to sell/move their grain which they are contractually committed to. Due to the short term of their input loans, payments are due and farmers need their payments which SFMC are unable to fill.

Board of Directors

Board of Directors needs a private sector grain buyer on their Board of Directors

Training

Training Essential on business management, accounting, budgeting, finance principles, organizational development, market development and advocacy -- aspects of operating and running a business.

Training needed on cell phone access of market information system.

Mechanization

Mechanization is the primary limiting factor for expanding production base in soybeans. Farmers can only plant and harvest 2 acres of soybeans manually and it is very inefficient. There will always be a shortfall of soya without mechanization.

MoFA has harvesters that have not ever been used because they are not suited for the terrain and production practices. Mechanization is needed for the plowing, land preparation, planting and harvesting. Due to the limited supply of tractors and cost, farmers only pay for the initial plowing and plant by hand which impacts yields and the ability of mechanical harvesters.

Storage Facilities

Community storage is needed at time of harvest for reducing post harvest losses.

Quality Seed

Ghana Seed Board has a monopoly on seed business.

Soya (Jenguma variety) is the preferred seed for the region. Farmers are being encouraged to purchase certified improved seed, but it is unavailable. Breeder seed for this variety has been unavailable for a number of years.

Seed providers provide poor quality seed that is uncertified where different varieties from the same bag will show up at harvest. Forces farmers to save their own seed stock which is not good year after year.

Quality Standards

Quality control/standards need to be put in place. Farmers are presenting poor quality product.

13. SWOT Analysis

Internal	Strengths 1. Demand for Services 2. Support of ACDEP 3. Number of buyers and linkages to private sector	Weaknesses 1. Cash flow 2. Operating Capital 3. ABC not operational 4. Staff resources (and quality?) 5. Storage capacity 6. Systems
External	Opportunities 1. Demand to grow business 2. Farmer and buyer linkages	Threats 1. Farmer commitment 2. Farmer expectations 3. Quality certified seed 4. Access to mechanization Quality standards

DOCUMENTS RECEIVED

- Strategic Plan

FtF Assessment— AMSIG Resources

Organizational Profile and Overview

Institution:	AMSIG Resources
Legal status:	Limited Liability Company in 2011
Date:	January 12 th 2012
Interviewer:	Duke Burruss, Africa LEAD
Persons interviewed:	Gina Odarteifio, Chief Executive Officer
Home office location:	Accra
Type of services offered:	Provides a fully integrated service from business planning, production best practices, post harvest, processing and market linkages.
Year established:	AMSIG was established as an Enterprise in 1998 as a training service provider. The legal status of AMSIG was changed to a Partnership in 2005 and as a Limited Liability Company in 2011.

Mandate:

Introduction

Early on, AMSIG Resources offered training services to FBOs. After the classroom training, it was difficult to provide any meaningful marketing opportunity for the groups who had been taught to treat farming as a business endeavor. The processing groups like the production ones did not have a structured marketing arrangement. At the same time, AMSIG was looking for an opportunity to use the women groups to produce parboiled rice they could sell in structured markets.

AMSIG diversified its activities from training service provision into processing and marketing of cereals and grains. The organization set up a processing center for these activities after winning a contract from World Food Program to supply parboiled rice to the organization. About 150 women are working in the center. This center provides hands-on experience for the women and introduces them to modern technology in rice processing. New technologies such as the use of aluminum parboiling vessels that require less energy for processing, standardize water use per bag of paddy have been introduced at the center. The organization is making plans to establish more satellite processing centers in the rice growing communities in the Tamale and Tolon Kumbungu Districts. The first group of women who have improved skills will serve as trainers for these centers to transfer the acquired skills to their fellow processors.

Services

AMSIG is a for profit company provides a fully integrated service to women and others from business planning, production best practices, post harvest, processing, equipment maintenance and market linkages.

AMSIG is a Ghana Millennium Development Authority (MiDA) certified training and technical services provider that provided business plan development services for FBOs based on their value chains, agricultural credit linkages and production post harvest best practices for Farmer Based Organization development in the MiDA program.

AMSIG received the concession for two of MiDA's agribusiness buying centers (ABCs) for the receiving, grading and storage of grain where the necessary infrastructure is provided upfront to be paid back in 5 years. The facilities are a start, but the necessary storage capacity is minimal.

The ABC near Tamale is under construction so to be completed and the ABC near Ejura was dropped by MiDA due to insufficient funding.

AMSIG has partnered with 1,000 farmers and has approximately 1,000 more in the pipeline to work with. AMSIG has mobile training facilities and trainers in place.

Several years back, it took AMSIG two months to bag 50 MTs. Today, they bag approximately 25 MTs/day during the season from November to May.

The last two years AMSIG has processed 3,725 MTs the last two seasons.

Primary market for AMSIG is the World Food Program. This past year they have been selling to Nascent Solutions as well.

The WFP provides the freight from farm-gate which requires AMSIG to assemble 900 MTs of milled rice before shipment. This highlights the necessity of AMSIG to have the necessary infrastructure required for the market place.

AMSIG currently has a loan application to construct a mill to process nine metric tons of rice at a time.

In 2011, AMSIG/Gina created the Agribusiness Development Agency as a not-for-profit to equip women and youth with marketable skills through training. They have identified 12 communities where they will develop "rice villages" that are in proximity to the ABC. To date 512 women are registered participants. Capacity building will be provided to the women that will include low literacy training linked to every program.

Theoretical training will be provided in the communities. A fully equipped rice processing training institute specific to rice has been developed (?) central to the communities to be accompanied by demonstration sites for practical hands on training.

The WFP does not buy maize from the North. The WFP purchases maize from the maize basket area surrounding Ejura and bring to Tamale for food security. AMSIG had contract for maize as well with the WFP in 2010 but lacked the necessary infrastructure to handle the grain properly so did not enter into contracts with the WFP for maize in 2011.

AMSIG has 12 acres of land for a grain warehouse in the maize producing area to support the ABC.

Product Development/Promotion for local Rice

Local rice is known for stones. Quality is an issue with local rice where quality is inconsistent, it's known for containing stones, and farmers mix up the different varieties. AMSIG is drafting a strategic market development plan to develop branding and promotion for local rice that addresses the "import substitute gap." The consumers will be assured consistent quality that will be promoted as "stone-less." The different local varieties will be kept separate, promoted specifically for end product uses, combined with retail testing.

Role under FtF and how organization contributes to objectives/outputs of FtF

Provides a fully integrated value chain driven service from business planning, production best practices, post harvest, processing and market linkages.

Overview of Institution (Where does it work, basic organizational structure how many staff):

In 2007, AMSIG had 4 key staff positions. Today AMSIG has two teams based in Accra and the North consisting of the following positions:

- 12 Senior staff (Operations Manager, Financial Administration, Operations Supervisor, Warehouse Supervisor, Rice Processing Supervisor, Marketing Coordinators and 2 Team Coordinators)
- 36 Unskilled contract workers
- Accounting services outsourced

There are no formal job descriptions in place. Positions are filled based on peoples strengths and competencies. Extension agents are youth in the targeted communities that have been selected and trained on agronomic best practices.

There is a well defined organizational and decision making structure in place. Staff members are very much aware and attuned to and have ownership in the organizations strategic plan.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

For profit business where revenue stream is based solely on goods and services.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

CEO is a partner in the business with her spouse and is very much hands on in the daily course of operations. The creation, development and growth of the company is a result of the CEO's vision and passion as an entrepreneur and desire to contribute to the economic well being of the rural farmers. Leadership succession could be an issue.

2. Management systems

26. HRD

There are no formal job descriptions in place. Positions are filled based on peoples strengths and competencies. Extension agents are youth in the targeted communities that have been selected and trained on agronomic best practices.

b. Financial

Financial systems in place in support of its operations and services.

c. Knowledge Management

An electronic inventory management system would prove very helpful and increase operational efficiencies.

d. M & E

Performance based demand driven private enterprise.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Performance based demand driven private enterprise.

4. Accountability to partners

Performance based demand driven private enterprise.

5. Private sector integration

Private sector enterprise that is fully integrated with the private sector along the value chain.

6. Financing/sustainability of operations

Growth of business and demand for products continues to grow.

7. Results-based management,

For profit business.

8. Effectiveness/results

For profit business.

9. Coordination

Communication and coordination with the farmers, input providers and buyers is central to the success of the organization.

10. Capacity development needs

Mechanization

Demand for mechanization is quite high in the cereal producing areas. In the Maize region surrounding Ejura, the window between the rainy seasons (August to September rainy season ends) the demand for tractor and post harvest services doubles. The farmers need to harvest their crop, store it properly and then plow at the same time. Farmers tend to hurry between crop cycles which increase the likelihood of post harvest losses. PH services and storage through the ABCs will reduce post harvest losses, increase the value of the product by converting patty to processed high quality rice or cleaned and girded maize, and employ women in the process.

Institutional Linkages

Large amount of donor funds puts the recipient institutions in a competitive position outside those they partner with.

Systems Development and Training

- HR plan that includes job descriptions with standard operating procedures for performance evaluation processes and career ladder promotion strategy.
- Streamlining and developing standard operating procedures for administrative processes.
- IT supply chain management systems
- Natural Resource/Environmental managements systems especially in the areas of recycling water and increasing organic matter content of the soil.
- Transitional and organizational plan to support the transition of the CEO position into more of a leadership position for strategic planning and oversight and less with management of the day to day operations. The company is growing at such a fast pace where the CEO is spreading herself too thin and needs to hire a General Manager type position.

SWOT Analysis

Internal	Strengths <ol style="list-style-type: none"> 1. Strong core business 2. Business integration in value chain 3. Strong entrepreneur 4. Strong market 	Weaknesses <ol style="list-style-type: none"> 1. Systems need to be upgraded to support expansion 2. GM position needed 3. Sufficient supply to meet contracts
External	Opportunities <ol style="list-style-type: none"> 11. Demand for product outstrips supply 12. Expand production base and productivity 13. Expand rice processing enterprises 14. Organic based fertilizers and water management 	Threats <ol style="list-style-type: none"> 1. Grain storage facilities 2. Mechanization 3. Deforestation and NR degradation 4. Farmer commitment 5.

DOCUMENTS RECEIVED

Showed strategic plan

FtF Assessment— Botanga Irrigation Scheme

Organizational Profile and Overview

Institution: Botanga Irrigation Scheme

Legal status:	Farmer Based Organization -- Botanga Farmers Marketing and Cooperative Society
Date:	January 13 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Opoko Debra, Scheme Manager Ghana Irrigation Development Authority (GIDA) Cell: +233 (0) 242 803 643
Home office location:	Botanga
Type of services offered:	Irrigation scheme and allied extension and marketing support
Year established:	1983

Mandate:

Botanga Farmers Marketing and Cooperative Society
528 farmers with 450 ha's under irrigation with 240 Ha's of rice and 210 Ha's of vegetables (okra, pepper and onion) under production. There is a Union of FBO's (7 Executive Members) made up of 10 farmer FBOs.

There are three types of farmers that have access to the irrigation scheme and there placement is based on their type.

- A) Botanga local farmer
- B) Farmer from local communities
- C) Farmer from outside the communities

There are an additional 45 ha's that could be rehabilitated under the existing scheme. Total irrigation potential is 800 Ha's

Operations

The reservoir was built in 1983 and is 2 kms across at the dam by 8 kms in length and is 6 meters deep during the rainy period and 3.5 meters deep during the dry. Flooded area represents 770 ha's.

There are two major irrigation canals -- left and right bank.

- Left bank 6 kms in length with 14 laterals
- Right bank 5.5 kms in length with 14 laterals

Farmers' participation and irrigation management

- Water is disbursed and managed from the laterals that feed from the two main canals.
- There are irrigation "block leaders" with 2 to 4 irrigation laterals.
- Each lateral has a "lateral leader" who is a farmer that manages the system and receives the water user fees.
- "Maintenance Team" is in place for routine maintained and upkeep. The maintenance team includes GIDA and the Union of Farmers providing labor

The water user fees go into a local joint account held by the GIDA and the Union of FBOs. Account signatures include the treasurer, Chairperson and GIDA Project Manager. The water users' account pays for maintenance and upkeep of the irrigation scheme, but not the staff positions of GIDA. They are funded through MoFA. The current water user fee is 25 ghc/ha. But after the irrigation scheme

rehabilitation by the Ghana Millennium Development Authority, the water user fees will increase dramatically to 500 ghc/ha. MoFA has agreed to subsidize the fees the first two years for a transition period.

The irrigated production of peppers, onions and rice can readily carry the cost of the water user fee increase.

- Pepper, price received is 60 ghc for 45 kg at 100 plus bags/ha.
- Onion, price received is 100 ghc for 100 kg at 50 plus bags/ha.
- Rice, price received is 48 ghc for 100 kg at 17 to 20 bags acre.

Farmers receive a receipt for their irrigation fee payment which is required in order to receive the subsidized fertilizer appropriate for their irrigated plot. The MoFA fertilizer subsidy is approximately 50%. (50 kg bag of fertilizer costs 56 ghc off site. Subsidized price is 30 ghc)

There are production targets for both the left and right banks managed by the Union of Farmers and GIDA. They have a large board identifying production targets for each crop for the right and left banks. They monitor production and note the actual production base for each crop/site as well.

Market women from 17 local communities and as far as Kumasi come to the irrigation sites and meet with the Farmers Union Market Committee to negotiate price. The market women from Kumasi offer and buy at higher prices. Peppers and onions bring the higher prices.

Irrigated agriculture is improving the livelihoods of the farmers. Farmers now have motor bikes for transport and metal roofs can now be seen on their homes.

Sustainability

The 1983 irrigation scheme is being rehabilitated by MiDA for the provision of irrigated production. It's hard to understand why the government and/or GIDA would allow such a vast water resource placed in an area where water is a premium to be poorly maintained to the point of not being functional. As a result, Solar Harvest was selected by MiDA among several contenders to become an anchor tenant to assist local farmers with credit and inputs like seeds, fertilizers, tractors and harvester services. Input costs will be deducted from the sales proceeds after harvesting. In addition Solar Harvest will also become a structured market for the same farmers ensuring them predictable and fair prices for their produce.

Solar Harvest is going to expand the irrigation site at Botanga with 230 hectares using center pivot, circular irrigation systems. The flexibility of these systems allows for a wide variety of food crops. The rotation between different crops will improve soil health and reduce the risk of plant diseases. (Note: Several thousand hectares are planned for future expansion by pumping water from the White Volta River.)

At any time, ten percent of all new land developed with irrigation will be given back to the local landowners for them to cultivate their own produce. The irrigation systems will be maintained by Solar Harvest to ensure optimum efficiency. This ensures that local farmers will not only maintain their production, but instead increase the production capacity drastically. The irrigated land will give 3 harvests per annum, each harvest with a significant higher yield than rain-dependant farming.

In addition to the existing farmers, Solar Harvest is planning to employ a minimum of 100 permanent workers by the end of this year, increasing to more than 500 permanent workers when the land is fully developed.

Role under FtF and how organization contributes to objectives/outputs of FtF

Irrigation production base in support of rice and vegetable crop production.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Botanga Farmers Marketing and Cooperative Society

528 farmers with 450 ha's under irrigation with 240 Ha's of rice and 210 Ha's of vegetables (okra, pepper and onion) under production. There is a Union of FBO's (7 Executive Members) made up of 10 farmer FBOs.

Farmers' participation and irrigation management

- Water is disbursed and managed from the laterals that feed from the two main canals.
- There are irrigation "block leaders" with 2 to 4 irrigation laterals.
- Each lateral has a "lateral leader" who is a farmer that manages the system and receives the water user fees.
- "Maintenance Team" is in place for routine maintained and upkeep. The maintenance team includes GIDA and the Union of Farmers providing labor

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

The water user fees go into a local joint account held by the GIDA and the Union of FBOs. Account signatures include the treasurer, Chairperson and GIDA Project Manager. The water users' account pays for maintenance and upkeep of the irrigation scheme, but not the staff positions of GIDA. They are funded through MoFA. The current water user fee is 25 ghc/ha. But after the irrigation scheme rehabilitation by the Ghana Millennium Development Authority, the water user fees will increase dramatically to 500 ghc/ha. MoFA has agreed to subsidize the fees the first two years for a transition period.

The irrigated production of peppers, onions and rice can readily carry the cost of the water user fee increase.

- Pepper, price received is 60 ghc for 45 kg at 100 plus bags/ha.
- Onion, price received is 100 ghc for 100 kg at 50 plus bags/ha.
- Rice, price received is 48 ghc for 100 kg at 17 to 20 bags acre.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

FBO structure noted above.

2. Management systems (Did not meet with farmers due to their being at Friday prayer)

- a. HRD
- b. Financial
- c. Knowledge Management
- d. M & E

Production base targets by crop are developed and actual production base compared.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Demand driven enterprise.

4. Accountability to partners

Accountability to each other as members is very important to the success of the operation.

5. Private sector integration

As a private enterprise, very much integrated with private sector all along the value chain.

6. Financing/sustainability of operations

Demand for products continues to grow.

7. Results-based management,

For profit business.

8. Effectiveness/results

For profit business.

9. Coordination

Communications and coordination within membership is the foundation for their success.

10. Capacity development needs

Mechanization

- Local labor hard to find for such labor intensive crops. Mechanization needed for plowing, land preparation, seeding, and puddling wetlands for rice.
- Tractors in the off season are readily available for the irrigated crops. However, during the rainy season the demand far exceeds the supply.

Capacity Development Training

- Organizational development and business/financial planning
- FBO management systems
- Equipment maintenance and servicing is crucial along with sufficient parts.
- Post harvest best practices for rice and perishables.

SWOT Analysis

Internal	Strengths 1. Access to plentiful water resource 2. Committed irrigation manager 3. Demand for products and number of buyers	Weaknesses 1. Sustainability of managing irrigation infrastructure 2. Mechanization 3. Post harvest practices and technology 4. FBO management systems (?)
External	Opportunities 15. Expand production base and productivity 16. Demand for products 17. Commercial anchor tenant / farmer	Threats 1. Sustainability

DOCUMENTS RECEIVED

FtF Assessment—Centre for Agriculture and Rural Development

Organizational Profile and Overview

Institution: Centre for Agriculture and Rural Development (CARD)
Legal status:

Date: January 9th 2012
Interviewer: Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed: Naresh Shukla, Board Secretary, Executive Director and Manager

Home office location: Tamale
Type of services offered: Microfinance
Year established: July 1998

Mandate:

Mission

Development of resource-poor productive communities to achieve household food security through capacity building, microfinance and business development services.

CARD Ghana is an NGO founded by professionals with the aim of promoting household food security, microfinance and rural development in northern Ghana. Main challenges:

1. Limited availability of loan funds.
2. High interest rates on commercial borrowing.
3. Low literacy rates of clients.
4. Limited field logistics.
5. Limited skilled and trained staff.
6. High operational costs.
7. Misapplication of loans by clients.
8. High staff turnover.

CARD runs three main microfinance products namely:

1. Agricultural Crop Cashless-Finance in which Farmers Based Organizations (FBOs) are given loans in the form of inputs and services such as plowing and threshing services, fertilizers (basal and top-dressing), certified seed, agro-chemicals rather than cash. This kind of financing takes place between the months of May to July. The loan duration is 6-12 months. Repayment can be in cash or in-kind (farm produce).
2. Inventory Credit (Grain banking)
The product provides post-harvest Credit using stored crops as security for the credit. Clients may receive a loan of about 75-80% of the prevailing value of the stored produce. The loans

enable them to undertake income-generating activities or meet financial and social obligations. Subsequently, they can sell stock or retain it for family consumption during the period before the new harvest, when prices are generally high.

CARD leases their warehousing space which there is increased demand for on their part. CARD bid on a concession for the MiDA agribusiness center but did not receive an award.

Agro-Processing/Foodstuff Trading Business

This involves the supply of farm produce as credit to various urban and peri-urban agro-processors and traders. These are traders with small capital but who offer crucial services such as the provision of processed raw foodstuff or cooked food in the ever-growing urban population. The foodstuff traders and small business women groups are provided cash loans.

CARD Supportive Services

These include a careful screening of the business plans submitted by the FBOs and farmers to ensure that they are realistic and prices reasonable. CARD staff:

- Interact with loan applicants during the business plan screening session.
- Provide technical advice to farmers during the crop cycle.
- Ensure that tractor and plowing services are available at the right time.
- Provide post harvest management and marketing services.

Results/Achievements (MiDA Program)

With this approach, CARD Supported 7 FBOs involving 327 farmers (243 male/ 84 female) in 7 communities within the Tolon/ Kumbungu, Tamale Metro and Savelugu/Nanton districts of the northern Intervention Zone in 2010.

CARD loaned out a total of GH¢ 284,085 for the cultivation of 1,635 acres (654 ha) of maize and rice. The farmers absorbed some of the cost that they could provide in terms of labor services and shelling of the maize. At harvest, CARD assisted in picking up produce from the farmers and provided warehousing services at Tamale until the prices begin to climb. In April, 2011, when NAFCO, a government Company started purchases, maize prices went up in the local market. Farmers therefore sold their stock in the second week of April at the cost GH¢44 per bag (100Kgs). Loan repayments were made by the end of April that resulted in CARD recording a 100% recovery rate. Buoyed by this success, CARD processed an additional 14 FBO business plans.

Typical farmer in the north will grow up to 7 crops in some combination of the following:

Maize	Rice
Millet	Ginny corn
Cow peas	Ground nuts

Soya

Vegetables

Every farmer will also have some livestock, mainly small ruminants.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Microfinance services in support of production, storage, agro-processing and trading.

Greatest impact of program is that it reduces/minimizes the “hunger window” of the farmers and their families tremendously from March through July.

Overview of Institution (Where does it work, basic organizational structure how many staff):

- 5-member Board of Directors
- Board Secretary, Executive Director and Operations Manager (one person)
- 3 key staff—microfinance, Warehousing and Marketing and Capacity Building
- 44 staff total including coordinators and extension officers.

“Staff makeup provides complete solution to a problem”

Regulatory Policy

Industry regulation and supervision is well structured for the formal sector. Regulating and supervising microfinance have become increasingly important as microfinance activities have grown throughout the whole country. The supervision of Financial Non-governmental Organizations (FNGOs) under the current practice is non existence. FNGOs remain Companies Limited by Guarantee under the Companies Act 1963 (Act 179). *The Bank of Ghana (BoG) has recently issued out guidelines to bring FNGOs under supervision beginning 2012 and it is hope that this will bring about accountability and confidence within the system. SP FNGO has begun the registration licensing process.*

Control and oversight of the industry is very positive and will add value to their services. In 2-3 months they will be licensed as a financial institution. However, the dynamics of their business model will change considerably. For loan level funding, the commercial banks will now require collateral that they do not have.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Gross Loan Portfolio USD, 2010: \$323,144.30 -- 2012: Approximately \$500,000

Number of active borrowers 2010: 2,419 – 2012: 3,579 farmers

Average loan balance per borrower USD, 2010: \$133.6 0

Assets USD, 2010: \$684,054.40, 2012: ?

Manages approximately USD \$1.5 million; can readily manage USD \$5 million which there is a demand for.

Funding Sources

- MiDA (20% of portfolio)
- AGRA (40% of portfolio)
- Agriculture Development Bank
- CARD Business (earns 1% on loans repaid) and hold/store their grain repayments until optimum pricing. (30% to 40% of portfolio) Selling grain at much higher prices covers the cost of salaries.
- Savings (10% of portfolio)

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

5-member Board of Directors (4 members hold Masters Degrees)

- Board Secretary, Executive Director and Operations Manager (one person)
- Board members elected.
- Board meets on a quarterly basis and members communicate freely in the interim in support of key decisions.
- Board members receive no per-diem

2. Management systems

a. HRD

Minimal human resource procedures are in place. Key staff positions are filled based on their ability to meet the requirements of a job description.

b. Financial

Accountant is a key full time position that is supported by financial management procedures.

3rd party financial audits conducted annually. Financial audits shown for 2008, 2009, 2010.

c. Knowledge Management

No system in place.

d. M & E

Monitor their performance closely and their farmers. However, no system in place for conducting impact analysis.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Demand driven enterprise.

4. Accountability to partners

Have strong partners with proven results. MiDA loan program had no loan defaults, the best in the country due to their business model and performance. High demand for CARD services and client's produce complements their success.

5. Private sector integration

Integrates with buyers and input providers.

6. Financing/sustainability of operations

Sustainable model. Salaries are covered in the sale of their grain stocks received as loan repayments.

7. Results-based management

Core business theme.

8. Effectiveness/results

Core business theme.

9. Coordination

Imperative to communicate and coordinate with producers and buyers in the delivery and sales of grains.

9. Capacity development needs

Regulatory Changes

Control and oversight of the industry is very positive and will add value to their services. In 2-3 months they will be licensed as a financial institution. However, the dynamics of their business model will change considerably. For loan level funding, the commercial banks will now require collateral that they do not have.

Urban Center

CARD shies away from urban centers and does not work with farmers within 200 kms of Tamale. Traders will attempt to get farmers to sell to them at harvest and if so the chances of loan repayments is low.

Logistics

The region is very large and motor bikes are critical in the provision and monitoring of their services.

Systems

Financial management and HR systems are well suited for their current size and doubling of operations. However, systems need to be upgraded for larger operations and customer base.

Training/Professional Development

Staff needs to be trained in the skill sets of their targeted service areas. However, this eventually leads to turnover as well for higher paying positions. Need to evaluate compensation plan.

Training in proposal writing for senior staff is needed to increase capacity building efforts and loan funds.

Constraints include:

1. Limited availability of loan funds.
2. High interest rates on commercial borrowing.
3. Low literacy rates of clients.
4. Limited field logistics.
5. Limited skilled and trained staff.
6. High operational costs.
7. Misapplication of loans by clients.
8. High staff turnover.

SWOT Analysis

Internal	Strengths	Weaknesses
	<ol style="list-style-type: none">1. Demand driven service2. Proven business model3. Leadership/management structure3. Benefit to farmers4. No default on loans	<ol style="list-style-type: none">1. Collateral2. Impact analysis on livelihoods3. Proposal writing4. Storage capacity5.

External	<p>Opportunities</p> <ol style="list-style-type: none"> 1. Food crops in high demand 2. Crop Insurance (AGRA) 3. Expansion of business / greater farmer participation 	<p>Threats</p> <ol style="list-style-type: none"> 1. Land Tenure 2. Access to Labor 3. Access to mechanization 4. Flooding and drought 5. Natural resource management 6. Extension service (No presence)

DOCUMENTS RECEIVED

- Showed 3 years of financial audits

FtF Assessment-- Center for Sustainable Local Development

Organizational Profile and Overview

Institution:	Center for Sustainable Local Development (CSLD)
Legal status:	Registered NGO
Date:	January 17 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Abdul-Rahman Awal, Program Coordinator
Home office location:	Tamale
Type of services offered:	Full service firm that addresses access to credit, inputs and technology and capacity building along the value chain.
Year established:	2008

Mandate:

CSLD was founded in 2008. CSLD is registered at the Registrar General's Department, with the Department of Social Welfare.

Vision

We envision the creation of a society where vulnerable groups are supported to pursue their livelihood projects and development goals without unduly disturbing nature.

Mission

Seek to build the capacity of local communities, institutions and organizations to be able to initiate, manage and sustain their own development projects and programs.

Goal and Objectives

Goal is to foster sustainable local development and poverty reduction through networking and partnerships. Specifically, CSLD seeks to:

- Contribute to food and financial security through increased agricultural production.
- Create a pool of rural entrepreneurs through agribusiness development.
- Initiate sustainable livelihood projects for poverty alleviation.
- Provide sustainable financial services for local economic development.
- Foster the participation of all sections of society in the governance and development process.
- Provide technical support to local development actors and institutions.
- Advocate for the rights and inclusion of vulnerable and marginalized groups such as women, children and people living with disability in local development efforts.

- Advocate for sound environmental management practices.
- Advocate for an enabling environment and the right mix of policies for entrepreneurial and business development.
- Enhance access to essential social services such as education and health care.
- Assist disadvantaged groups/communities to initiate and run their own sustainable livelihood and poverty reduction programs.

Target Group

CSLD targets the poorest of the poor in the Northern, Upper East and Upper West regions of Ghana who are food crop farmers, processors and marketers who are predominantly women. CSLD supports them with basic services that seek to transform them into rural/micro agri-based entrepreneurs. The basic problems that confront them are limited access to credit, inputs and technology owing to their low capacity.

Approach and Methodology

CSLD believes in partnership and comparative approaches to Poverty Reduction and Local Economic Development and seeks to build a strong network of partners both locally and internationally who share the core value of supporting the processes of change and transformation in the most deprived part of Ghana.

CSLD is a learning and innovative organization that uses a five (5) step model involving:

- Identifying poor (peasant farmers, food crop primary processors and marketers).
- Priming them into Farmer Based Organizations (FBOs) and using the FBOs as vehicles for accessing credits, inputs and technology.
- Building their capacity in:
 - Organizational development to make them cohesive, well governed and sustainable.
 - Technical capacity building in crop production, processing and marketing to make them competitive.
 - Business development training to sharpen their business management and entrepreneurial skills.
- Providing input and or credit support for business start-up.
- Providing business mentorship through Young Ambassadors Program and hand holding by CSLD's technical persons.

Thematic Areas

Design and implement programs in five thematic areas:

- Agriculture and rural development
- Governance and local development
- Capacity building for local development
- Entrepreneurship and local economic development
- Natural resource/environmental management and climate change adaptation

Knowledge and experience sharing for local development with gender, social and economic justice as overarching themes

Services

- Affordable and sustainable financial services
- Input support for agri-business start-up
- Business solutions and advocacy
- Value Chain Linkages
- Capacity building for competitiveness
- Organizational Development
- Agricultural extension services
- Business development training
- Career and professional development
- Research and Development

Technical Training

Since 2008, CSLD has been training farmers in best agronomic and cultural practices in crop production to boost yields and invariably farm incomes. This has become necessary because the agricultural sector is dominated by smallholder farmers who are not abreast with modern crop production technologies. So far, over 3,600 farmers have benefited from these trainings and research has shown a dramatic increase in maize yields from an average of 5 bags to 13 bags per acre among our farmers. This has greatly enhanced food security and household incomes in our operational districts.

Setting up Demonstration Sites and Farmer Field Days

CSLD in collaboration with the International Fertilizer Development Center (IFDC) set up and managed fifteen (15) on-farm demonstration sites and five (5) value chain demonstration centers in the Northern MiDA Intervention Zone in 2010. These centers served as sites for demonstrating and disseminating Good Agricultural Practices (GAP) for farmers who applied them in their fields to maximize yields. CSLD reached about 3,600 farmers through participation in farmer field days. Thirty (30) demonstration plots have been set up in the 2011 cropping season.

Production and Distribution of Certified Seeds

CSLD started supporting seed production and distribution as an NGO in 2009 cropping season producing and distributing about 300 tons of assorted seeds. In the 2010, produced approximately 350 tons of assorted seeds. During this period, the Alliance for Green Revolution in Africa (AGRA) showed a lot of interest in the seed production activities of CSLD. However, CSLD quickly realized that producing and distributing seeds as an NGO was not sustainable.

CSLD established Lexbok Investments Ltd in November, 2010 to take over its seed production as a business and make seeds available, affordable and accessible to small-scale farmers in Northern Ghana. In recognition of CSLD good work, AGRA has provided a 3 year grant to support Lexbok Investments Ltd to reach out to smallholder farmers with hybrid seeds. CSLD provides technical, managerial and logistic support to Lexbok Investments Ltd. The company's production targets for 2011 cropping season were; 358 tons of maize, 108 tons of cowpea, 150 tons of soybean, 125 tons of sorghum, 101 tons of groundnuts and 582 tons of rice.

Business Development Training

CSLD facilitated over 1,944 four-hour training sessions in over 50 rural communities in the Northern Region in business development through the value chain lens. The Business Development training covered modules such as basic financial record keeping, financial and credit management, business expansion strategies, contract negotiation and procurement, Value chain thinking, business and technical communication etc. These trainings have created a pool of commercially minded farmers who engage in demand driven production who hitherto viewed farming as a way of life and not a business.

Farmer Based Organization Development

As part of the MiDA program, trained 72 FBOs (Production, Processing and Marketing Groups) in the following areas:

- Group organizational development to enable them to become dynamic, cohesive and sustainable organizations.
- Business development-- treat farming as a business.
- Technical capacity development in the provision of best practices in crop production, processing and marketing.

As part of the MiDA program, worked with FBOs in developing business plans to enable them to access credit from participating financial Institutions. Since 2008, CSLD submitted about 72 business plans out of which 37 have been funded. The remaining 35 which were recently submitted are still being considered.

Organizational Development

CSLD puts premium on adequate knowledge and skills transfer to Organizations and farmer associations. CSLD first builds the organizational capacity of these groups through training in leadership, governance, group formation and development, group dynamics and conflict resolution etc. Objective is to make them formal, cohesive and efficient, well governed and sustainable producer, processing and marketing associations.

Role under FtF and how organization contributes to objectives/outputs of FtF

Full service firm that addresses access to credit, inputs and technology and capacity building along the value chain.

Overview of Institution (Where does it work, basic organizational structure how many staff):

CSLD currently has a total of 25 staff including short term consultants and young ambassadors. The Organization works with a network of 72 Farmer Based Organizations in northern Ghana.

Offices

The Head Office is located in Jisonayili, a suburb of Tamale in the Northern Region. CSLD also has a regional office in Wa, the Upper West Regional Capital.

Operational area includes the three Northern Regions of Ghana - the Northern, Upper East and Upper West Regions.

Young Ambassador Program

CSLD runs a Young Ambassadors' Program where there are about 6 College/University graduates working with the organization. The young ambassadors are in the field with senior staff and trainers who act as mentors where they are acquiring practical field experience in facilitation skills, adult learning strategies, logistics distribution and coordination. CSLD supports its young ambassadors financially as well as equipping them with requisite skills to meet the demands of the competitive job market. So far 16 people have benefitted.

Management Team		
Name	Qualification & area of specialization	Responsibility
Alex Bokuma	Local Dev't & Community Mobilization Expert & Sociologist.(MA, Comparative Local Dev't, Trento-Italy, BA Sociology, Legon-Ghana	President and Board Chairman
Alban Bokuma	Former Program Manager, Catholic Relief Services-Ghana & Principal, Bolga Workers College, Institute of Adult Education, University of Ghana . MA in Adult Education, University of Ghana.	Program Manager
Abdul-Rahaman Awal	Mphil Agribusiness, Legon, BSc. Agribusiness, Legon	Project Coordinator
David Konlan	BA, Integrated Dev't Studies	Project Officer-Monitoring and Evaluation Officer
Wilfred K. Alou	BA, Integrated Dev't Studies	Project Officer
Administrative Staff		
Jonathan Karaa	Dip. Commerce/DBS	Finance Officer
Mary Dosaa	DBS	Administrative Officer-Wa
Nafisa A. Alhassan	HND. In Sec. & Management	Administrative Officer
Evelyn Kpodo	HND. Accounting Option	Finance Assistant
FIELD Facilitators		

Baba Issahaku	Agronomist & IPM Master Trainer (BSc Agronomy-UDS, Dip. Gen Agric, Trainer of Trainers' courses)	Field Officer
Seidu Sulemana	Farm Mgmt & Agric Econ (BS. Agric Econs-KNUST, Dip. Gen Agric)	Field Officer
Mr. Alhassan Zakaria	Agric. Ed, Mark'ing & Processing expert (BSc. Agric Edu, UCEW,	Field Officer
Mr. Augustine Opoku-Annim	Irrigation, Farm & Proj Mang't Expert (BSc. Agric Ext. UCC, Cert. Dip. In Irrigation of Field &Vegetable Crops, KNUST.	Field Officer
Mr. Alhassan Abdul Rauf Malimanga	BSc. Agric Engineeering, KNUST	Field Officer
Madam Cynthia Koray Nagali	BA, Gen Agric, UCC 2000-02, Cert. in Gen Agric, Nyankpala	Field Officer
Sadik Mohammed	Mphil, Agri-Business, Legon, Bsc in Agricultural Technology Major (Agric Econs & Extension) UDS	Field Officer
Adam Ibrahim Nabila	BS. Agricultural Technology Major (Agric Econ & Extension) UDS	Field Officer
Atchulo Abukari	Dip. In Gen. Agric, Kwadaso Agric College	Field Officer

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

CSLD designs and implements donor funded projects such as the FBO capacity building activity for MiDA that just ended January 2012. CSLD (Lexbok Investments Ltd) received a grant in 2010 for the production of improved seeds. CSLD has submitted concept papers and proposals for other donor funded activities.

Overhead budget is small to pay staff well and expand the business to meet growing demand for services. Certain key positions such as accounting financial management are strictly overhead.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

CSLD has a diversified and strong Board reflective of the program areas it serves. The Board Chairman also serves as President of the organization.

Board of Directors

Alex Bokuma (Board Chairman)

- Local Development, Business Development, Disaster Risk Reduction and Emergency Preparedness, Project Management and Coordination expert.

Biikook G. Konlan

- Project Management and Education Expert – United Nations Children’s Fund (UNICEF) Ghana
Madam Alice Boroh

- Educationist- Ghana Education Service (GES)
Madam Alice Gbevilla

- Community Mobilization, Water and Sanitation Expert – World Vision International
Conrad K. Balig

- Project Management, Education and Child Rights Professional -Youth Alive, Local NGO
Madam Cynthia Koray Nagali

- Agricultural Extensionist- Ministry of Food and Agriculture (MoFA)

2. Management systems

a. HRD

CSLD does not have an HR person in place, however job descriptions in place accompanied by annual performance reviews.

b. Financial

CSLD has their own financial reporting templates. However, extensive financial reporting templates are developed/provided for project specific donor activities such as MiDA.

3rd party financial audits conducted.

c. Knowledge Management

Clients demand quarterly and annual reports of program activities. Currently in process of developing a data management system. CSLD has contracted a service provider to develop a database system using “ACCESS” software.

d. M & E

M&E is an area where CSLD would like to strengthen. For MiDA, CSLD was involved in the data collection in support of the M&E aspects, but not in the design and development of the M&E plan.

3. Program/project design

CSLD funding is based on their expertise in the area of designing and implementing program activities. MiDA and AGRA are good examples.

4. Accountability to partners

CSLD's approach is to build a strong network of partners both locally and internationally who share the core value of supporting the processes of change and transformation rural communities. They seek to build the capacity of local communities, institutions and organizations to be able to initiate, manage and sustain their own development projects.

Partners

Millennium Development Authority (MiDA Ghana)

International Centre for soil Fertility and Agricultural Development (IFDC)

Alliance for Green Revolution in Africa (AGRA)

Business Sector Advocacy Challenge Fund (BUSAC Fund)

Lexbok Investments Ltd

Integrated Development Centre (IDC)

Ministry of Food and Agriculture (MoFA)

Metropolitan, Municipal and District Assemblies (MMDAs)

5. Private sector integration

Program activities integrated the private sector all along the value chain.

6. Financing/sustainability of operations

Continuity of funding between programs is an issue to be addressed.

7. Results-based management

Fundamental business and operating objective.

8. Effectiveness/results

Same.

9. Coordination

Outreach through demonstration plots and field days.

- 15 MiDA demonstration sites
- 33 AGRA demonstration sites

Workshops

Webpage

Contracted someone to develop flyers for communicating technology and educational messages

I0. Capacity development needs

Capacity Training

- Financial management training of appropriate staff
- HR processes
- Grant proposal writing

Programs/Strategies

- Assistance in the development of and M&E program
- Overhead budget is too small to support expansion of the business. Continuity of programs—sustainability. Evaluation and development of resource strategy for addressing overhead issues to align with project activities critical.

SWOT Analysis

Strengths <ul style="list-style-type: none">• Skill level of staff• Systems• Technology• Well developed organizational Structure	Threats <ul style="list-style-type: none">• Funding Sources• Contracts
Weakness <ul style="list-style-type: none">• Financial management capacity• M&E program• Continuity of funding between programs• Activity based• Small overhead budget• Grant / Proposal writing	Opportunities <ul style="list-style-type: none">• Demand for Services• Reputation for delivery

DOCUMENTS RECEIVED

- Webpage

FtF Assessment— Masara N'Arziki

Organizational Profile and Overview

Institution:	Masara N'Arziki
Legal status:	November 2011, officially registered as a Farmers' Association
Date:	January 12 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Luuc Smits, General Manager
Home office location:	Tamale
Type of services offered:	Business training; credit through quality inputs (seeds, chemicals, fertilizers and mechanization); Extension outreach on good agricultural practices; and market with minimum guaranteed price. Market is not a problem due to demand exceeding supply for human consumption and poultry and livestock feed.
Year established:	2009

Mandate:

The Masara N'Arziki Farmers Association (MAFA) is the result of the Industrial Maize Program initiated in 2005 by Wenco (Ghana) Limited in partnership with YARA and the Africa Enterprise Challenge Fund which established the Ghana Grains Partnership and eventually gave rise to Masara N'Arziki in 2009.

Masara N'Arziki aims at ensuring easy access to affordable credit in the form of high quality inputs, appropriate training of maize farmers for higher productivity, group marketing to obtain better prices, guaranteed markets for members and providing a model for sustainable farmer credit schemes.

The program package consists of the provision of fertilizers, hybrid seeds, herbicides, insecticides, spaying equipment, innovative farm implements and technical advisory and training services to farmers on credit.

Vision

To support maize farmers to do what they are doing much better, and receive more income through the use of improved technology that increase productivity of their farms.

Components

- Smallholder Farmer Development
- Good agricultural practices
- Good land use and management practices
- Group cohesion and dynamics
- Increase in yields
- Farming as a business to increase profit
- Access to good market

Key Benefits to Farmer

- Availability of quality inputs and timely delivery to the farmer
- Solution of farmer constraints
- Technical support and business management training for the farmers
- Post harvesting machinery and equipment at farm gate level
- Community storage facilities
- Assured market for all the grain produced

Local Founding Partners

- Yara Ghana Ltd.
- Wenco Ghana Ltd.

Targets

Yara and Wenco hope to support MAFA to improve production to 200,000 MTs of locally produced maize from about 50, 000 farmers.

Role under FtF and how organization contributes to objectives/outputs of FtF

Agribusiness that supports improved productivity through access to quality inputs and greater access to markets.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Masara N'Arziki is headquartered in Tamale in the Northern Region of Ghana and covers the entire Northern part of Ghana (i.e. Northern Region, Upper East and Upper West Regions and parts of Brong-Ahafo Region).

Operations

- 3rd year of operations with 4,000 members in 3 regions with production base of 15,000 acres.
- Farmers are in groups of 5 to 10 members.
- Looking to double membership by next season.
- A GPS system is in place where managers track vehicles and monitor service delivery.
- In 2010 repayment was approximately 85% and this year repayment is expected to be approximately 95% as a result of the expanded field presence.

Staffing

Key positions include General Manager, Operations Manager, Agribusiness Manager, Extension Manager, Business Development Manager and other supporting staff. There are 35 Agronomist /Extension Agents/Technical field staff where a strong presence is maintained in the field. The success to date has been based on their hands on presence and oversight.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Operates as a self sufficient for profit business.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

- A Farmers' Association with a 12 member Board in place.
- Board members are appointed based on partnerships and farmers elected by the membership on an annual basis.
- Annual Business Meeting
- Quarterly meetings on operations
- Strong partners in Wenco and YARA

2. Management systems

27. HRD

A human resource system is in place where compensation is salary plus bonus based on annual appraisals and performance.

b. Financial

Have financial management system in place.

c. Knowledge Management

Inventory management system in place

d. M & E

Monitor business and farmer performance

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Demand driven enterprise.

4. Accountability to partners

Information from farmer credit, inputs, production and volumes are tracked electronically to monitor farmer and program performance.

5. Private sector integration

Private sector enterprise with private sector linkages throughout value chain.

6. Financing/sustainability of operations

Growth of business and demand for products continues to grow.

7. Results-based management,

For profit business.

8. Effectiveness/results

For profit business.

9. Coordination

Annual farmer association business meeting, quarterly farmer operational meetings and extension staff field presence.

Minimal communications with MoFA and attendance in their many meetings due to anticipated value.

10. Capacity development needs

Management

Expanding Management by adding new Deputy General Manager (Ghanaian) and Operations Manager positions to support growth initiatives.

Staff Training

Greater emphasis on staff training versus farmer training where knowledge transfer takes place in field in service delivery. Staff need training in capacity areas they serve.

MoFA and NGO Subsidies

MoFA and NGO inputs are provided at subsidized prices or granted and Masara N'Arziki's are strictly commercial based.

Storage

Inadequate grain warehousing storage facilities in place.

Mechanization

Mechanization for plowing, land preparation and harvesting is a large issue. Access to mechanization is only part of the problem. Trained mechanics and access to spare parts are not in place to support the equipment.

They are looking into an equipment dealer in the UK that refurbishes used Massey Ferguson tractors that have proven to be a more resilient competitively priced brand where parts are more readily accessible.

To complement the equipment purchases, the UK firm will send a mechanic to them to train “service farmers” on an annual basis for training/continuing education program on servicing the equipment.

They in turn will have on hand a container load at a time of key parts for routine maintenance and upkeep.

SWOT Analysis

Internal	Strengths 1. Strong commercial oriented business model 2. Strong committed partners 3. Technical support and assistance throughout value chain 4. Input and market linkages 5. Demand for maize	Weaknesses 1. Staffing numbers 2. Flooding and droughts 3. Mechanization 4. Storage
External	Opportunities 18. Expanded production base and productivity 19. Demand for maize	Threats 1. Deforestation and NR degradation 2. Subsidized inputs from other programs 3.

DOCUMENTS RECEIVED

FtF Assessment-- Savannah Farmers Marketing Company

A. Organizational Profile and Overview

Institution:	Savannah Farmers Marketing Company (SFMC)
Legal status:	Farmer owned private limited liability marketing company
Date:	January 13 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Janet Chigabatia Adama, Managing Director

Home office location:	Tamale
Type of services offered:	Marketing services
Year established:	2005

Mandate:

Background

SFMC is a farmer owned private limited liability marketing company established in 2005 with support of the Association of Church Based Development Projects (ACDEP) and the Interchurch Development Corporation (ICCO), a Netherland-based NGO. Focus early on had been about the introduction and transfer of agricultural best practices that translate into better yields and incomes. However, they realized incomes were not improving due to the lack of linkages to the market, thus the creation of the SFMC.

Vision

To provide a transparent and independent production and marketing chain, a secured-fair price market for small-scale farmers, and an assured raw materials source for agro-industry.

Mission

To improve the incomes of small scale farmers in Northern Ghana by aggregating and marketing their produce both in the local and international markets.

Business Linkage Model

Identify large buyers and agro-industry users, seek their commitments and sign supply contracts. Organize supply from stallholder farmers through contracts, facilitate production credit and disburse funds to farmers.

Achievements

- In 2005 served approximately 2,800 farmers and approximately 12,000 in 2010.
- 6,924 MTs of produce moved in 2010/2011.
 - 5,000 MTs of soybeans
 - 610 MTs sorghum
 - 114 MTs maize
 - 1200 MTs of cashew (Fair Trade Certified with 3,000 cashew producers)

Operations

Business plan presented to banks but there was no buy-in. They went back to ICCO where a grant was provided for organizing the farmers that had been trained by ACDEP and for creating the market linkages. Today, SFMC has relationships with 4 buyers.

Original business plan updated every year.

Production groups of 10 to 15 farmers sign contracts with SFMC. SFMC initially disbursed capital for farmers for inputs the first year. The 2nd year SFMC was able to gain access from banks where they provided credit directly to the farmers. Today, there are 6 rural agric banks providing short term credit to the farmers.

ACDEP partners handle the grain and SFMC pays fee for services.

IFDC provides a market information system accessible by cell phone.

SFMC received a concession from the Ghana Millennium Development Authority (MiDA) for an agribusiness buying center (ABC) for receiving, grading and storing grain where the necessary infrastructure is provided upfront to be paid back in 5 years. The facilities are a start, but the necessary storage capacity is minimal.

Role under FtF and how organization contributes to objectives/outputs of FtF:

Aggregating and marketing grains in the local and international markets.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Staff

There are only 3 staff positions (General Manager, Operations Officer and Accountant) for the 3 regions. Two new Operations Officers will be put in place this year. SFMC deals with the 2nd tier FBOs and leaves it up to them to deal directly with the smaller farmer units.

New Ownership Structure

The issue of ownership was the primary reason for SFMC not being able to access capital due to their being under the umbrella of an NGO. (ACDEP) Seed capital was subsequently provided by a Netherlands Bank through ICCO. This was the rationale for a new ownership structure.

New Structure-- SFMC shares are currently held in trust by ACDEP for the farmers (30%). Remaining shares will be disbursed to Partner NGOs, customers (major buyers) and social investors will be allowed to buy shares in the company.

Subsidiary

A new subsidiary company has been established called SFMC Warehousing Company. This company will provide plowing services, threshing, cleaning, fumigation and storage services. The company will be a member of the Ghana Grains Council and run a warehouse receipts system for farmers.

Equipment

SFMC purchased a 12.5 ton truck for moving grain and has two 4X 4 pick-up trucks through a loan. IFDC provided (sponsored by AGRA) PH handling equipment, scales, stitching machines (100 kg bags) and generators.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Fee for service operation. Insufficient cash flow and operating capital to support operations and structure that is in place and its mission and to be sustainable.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

Board of Directors

- Chairperson, Ag Econ Professor at UDS (Retired MoFA Director)
- Female Attorney
- Techno Serve
- ACDP Program Manager
- 1st Ghanaian National Best Farmer

Managing Director answers to the Board of Directors.

2. Management systems

28. HRD

There are no human resource procedures in place. Key staff positions are filled based on their ability to meet the requirements of a job description.

b. Financial

Accountant is a key full time position that is supported by financial management procedures. 3rd party financial audits conducted annually.

c. Knowledge Management

No system in place.

d. M & E

No system in place.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Demand driven enterprise.

4. Accountability to partners

Good market for farmer products.

5. Private sector integration

Integrates with buyers and input providers.

6. Financing/sustainability of operations

Not sustainable. Insufficient resources to support current operations.

7. Results-based management

Activity based services business model.

8. Effectiveness/results

9. Coordination

Imperative to communicate and coordinate with producers and buyers in the delivery and sales of grains.

9. Capacity development needs

Systems

Financial management system needs to be evaluated.

Farmer buyer contracts need to be evaluated.

Legal

A shareholders Agreement needs to be developed for the new ownership structure.

Resources

Background of staff appropriate to position needs to be evaluated.

Insufficient cash flow and operating capital to support operations and structure that is in place and its mission and to be sustainable.

Overhead budget is too small to support expansion of the business. Evaluation and development of resource strategy for addressing overhead issues to align with project activities critical.

Resources are needed to expand front office. Types and number of positions and related skills need to be identified based on demand.

SFMC lacks sufficient resources to run and operate the ABC concession provided by MiDA. They also lack operating funds to procure the produce.

SFMC has limited resources for reaching the volume of services and sales for soybeans, their largest commodity.

Grain Prices

Poultry farmers with a long credit period were able to persuade the MoFA to release the ban on soya imports and are now importing the feed requirements. The market demand for local soya has plummeted this year and soya processor warehouses are full and unable to move product.

Member farmers are expecting last year's prices and SFMC is unable to sell/move their grain which they are contractually committed to. Due to the short term of their input loans, payments are due and farmers need their payments which SFMC are unable to fill.

Board of Directors

Board of Directors needs a private sector grain buyer on their Board of Directors

Training

Training Essential on business management, accounting, budgeting, finance principles, organizational development, market development and advocacy -- aspects of operating and running a business.

Training needed on cell phone access of market information system.

Mechanization

Mechanization is the primary limiting factor for expanding production base in soybeans. Farmers can only plant and harvest 2 acres of soybeans manually and it is very inefficient. There will always be a shortfall of soya without mechanization.

MoFA has harvesters that have not ever been used because they are not suited for the terrain and production practices. Mechanization is needed for the plowing, land preparation, planting and harvesting. Due to the limited supply of tractors and cost, farmers only pay for the initial plowing and plant by hand which impacts yields and the ability of mechanical harvesters.

Storage Facilities

Community storage is needed at time of harvest for reducing post harvest losses.

Quality Seed

Ghana Seed Board has a monopoly on seed business.

Soya (Jenguma variety) is the preferred seed for the region. Farmers are being encouraged to purchase certified improved seed, but it is unavailable. Breeder seed for this variety has been unavailable for a number of years.

Seed providers provide poor quality seed that is uncertified where different varieties from the same bag will show up at harvest. Forces farmers to save their own seed stock which is not good year after year.

Quality Standards

Quality control/standards need to be put in place. Farmers are presenting poor quality product.

14. SWOT Analysis

Internal	Strengths <ol style="list-style-type: none"> 1. Demand for Services 2. Support of ACDEP 3. Number of buyers and linkages to private sector 	Weaknesses <ol style="list-style-type: none"> 1. Cash flow 2. Operating Capital 3. ABC not operational 4. Staff resources (and quality?) 5. Storage capacity 6. Systems
External	Opportunities <ol style="list-style-type: none"> 1. Demand to grow business 2. Farmer and buyer linkages 	Threats <ol style="list-style-type: none"> 1. Farmer commitment 2. Farmer expectations 3. Quality certified seed 4. Access to mechanization Quality standards

DOCUMENTS RECEIVED

- Strategic Plan

FtF Assessment-- Simili Pong Microfinance Credit Scheme

Organizational Profile and Overview

Institution:	Simili Pong Microfinance Credit Scheme
Legal status:	Registered FNGO as a company Ltd by Guarantee in 2005
Date:	January 11 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Issa Abdulai Nagntomah, Manager; and 2 Loan Officers
Home office location:	Tamale
Type of services offered:	Credit and complementary enterprise development training services
Year established:	Started in 1994 under the Ghanaian Danish Communities Program to support women by offering microcredit. In 2005, registered as a company Ltd by Guarantee.

Mandate:

SP FNGO is a privately-held corporation owned by the Ghanaian Developing Communities Association, a Non-Governmental Organization based in Tamale and chaired by its founder, Professor (Dr) Abubakr Al-Hassan.

Goal

The goal of SP FNGO is to increase business incomes and management capacity of Small Scale Women entrepreneurs who lack access to appropriate business capital and business management skills.

Objectives

- Increase our clientele base to 25,000 active clients in 5 years through improved access to the services of SP FNGO.
- Develop and deliver suitable products for a diversified client base.
- Provide complimentary enterprise development services and training that will improve the productivity of rural enterprises.
- Form and develop groups that will effectively contribute to the credit management processes.
- Achieve a diversified funding base that will ensure sustainable services to clients.
- Build institutional capacity to deliver efficient and client responsive services.

Mission

Simli Pong FNGO exists to improve the economic base of rural people by providing access to credit and building their capacity through training on a sustainable basis. SP FNGO will work in collaboration with other stakeholders in an efficient, effective, accountable, transparent manner and with a focus on customer service

Products and Services

SP FNGO offers services in three primary areas; Microenterprise Loans, Agro-Processing Loans, and Agric-Production Loans. In order to sustain the level of our clients' interest, SP FNGO will continue with the complementary enterprise development services that will attract and retain a growing number of clients in current and new markets. Their competitive differences include professionally maintained customer service and flexible lending terms.

- Agro-processing loans form the largest of the products. The loan supports all kinds of primary processing including she abutter, groundnuts and rice for local consumption. The loan term is between 6-12 months, repayment is by monthly installments.
- Agric Production loan is basically to support farmers to increase production. The loan term is between 6-9 months, repayment is based on lump sum after harvest.
- Microenterprise Loans support three main lines: Petty trading, hair dressing saloons and way-side shops are supported to expand, the loan term ranges from between 6-12 months and repayments is by monthly installments.
- Complementary enterprise development is used to support clients by offering training to clients in topics such as business management, credit management, group dynamics and any other issue aimed at transforming the business.

Marketing Strategy

The marketing strategy is the core of the main strategy that includes:

- Expand products and services to cover more clients in the zones where SP currently operates.
- Organize community durbars in SN and TK to re-sensitize communities on the nature of services provided by SP.
- Expand the products and services of SP to Central Gonja using the Yapei point of service.
- Open accounts in the name of SP in banks located in the other districts to facilitate operations.

Regulatory Policy

Industry regulation and supervision is well structured for the formal sector. Regulating and supervising microfinance have become increasingly important as microfinance activities have grown throughout the whole country. The supervision of Financial Non-governmental Organizations (FNGOs) under the current practice is non existence. FNGOs remain Companies Limited by Guarantee under the Companies Act 1963 (Act 179). *The Bank of Ghana (BoG) has recently issued out guidelines to bring FNGOs under supervision beginning 2012 and it is hope that this will bring about accountability and confidence within the system. SP FNGO has begun the registration licensing process.*

Role under FtF and how organization contributes to objectives/outputs of FtF

Agriculture production and processing loans.

Overview of Institution (Where does it work, basic organizational structure how many staff):

SP FNGO is located in Tamale and operates in eight districts in the northern region namely Tamale Metro, Tolon, Kumbungu, Savelugu/Nanton, Karaga, Yendi and Mion.

Regional offices in Gusheigu, Karaga, Savelugu/Nanton, Tolon/Kumbungu and Yendi Districts.

Large technical training facility in Talon.

SP FNGO intends to widen its operational area to cover Central Gonja and Nanumba North districts by the end of 2012.

Top staff positions include operations manager, accountant, loan advisor, credit officers, 8 field officers, cashier and administrative assistant.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

SP FNGO has been operating a Danida grant which was transferred to it in 2005. Since then it has relied on the interest income to for its portfolio growth. In 2009, it received a loan from MiDA/ACP for on lending to clients for the first time. Management is considering widening the funding mix such as borrowing from commercial banks and other financial intermediaries to meet the disbursement requirements set out in this plan.

Simli Pong FNGO in 2011 had a total Loan Portfolio of GHc 800,000 and active clients of 12,000 of which 99% are women. The portfolio at risk of SP FNGO at the end of September 2011 stood at 15%.

Interest rate to farmers is 20%. Do not work with groups over 30.

Overhead budget is too small to pay staff well and expand the business to meet growing demand for services. Certain key positions such as accounting financial management are strictly overhead.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

The Board is made up of seven- member Committee who provides good visionary leadership. The Board is made up with people who are skilled and experienced in the following areas; Planning, Rural Development, Accounting, Economics, and Management. Board members elected on annual basis during annual meeting.

Board appoints Technical Committee to provide oversight of operations. Technical Committee reviews annual work plans and budget. Technical Committee reports quarterly to Board.

2. Management systems

a. HRD

SP FNGO does not have an HR person in place; however job descriptions in place accompanied by annual performance reviews.

b. Financial

Financial management systems in place for the organization, but need an automated loan tracking system for increased loan portfolio management.

Up to date financial and portfolio reports are developed for analysis to guide operations of the organization. Budgets and work plans are prepared to guide and control expenditures in the organization by comparing actual expenditures to budgeted figures. However, there is no write-off policy and management is working with its Auditors to correct the difference.

3rd party financial audits conducted.

c. Knowledge Management

Not in place

d. M & E

3rd party impact evaluations conducted.

3. Program/project design

Program continues to build upon itself and its success.

4. Accountability to partners

Delivery and management of credit to targeted groups with low default rates. Collaborates with other organizations in field and integrates Schools for Life, adult literacy activities.

5. Private sector integration

Program targets include agribusinesses and entrepreneurs.

6. Financing/sustainability of operations

Projected Income & Expenditure

Year	2012	2013	2014	2015	2016
Income					
Interest Income	307,373.00	368,847.60	442,617.12	531,140.54	637,368.65
Other Income	6,000.00	7,200.00	8,640.00	10,368.00	12,441.60
Total Income	313,373.00	376,047.60	451,257.12	541,508.54	649,810.25
Less Expenditures					
Staff Cost	112,000.00	134,400.00	161,280.00	193,536.00	232,243.20
Administrative Cost	45,000.00	54,000.00	64,800.00	77,760.00	93,312.00
Interest on Loans	7,000.00	8,400.00	10,080.00	12,096.00	14,515.20
Total Expenditure	164,000.00	196,800.00	236,160.00	283,392.00	340,070.40
Excess of Income over Exp	149,373.00	179,247.60	215,097.12	258,116.54	309,739.85

Projected Cash Flow

Year	2012	2013	2014	2015	2016
Projected Cash Flow					
Sources of Cash					
Opening Balance	25,549.43	21,549.43	42,029.43	1,035.83	(6,445.02)
Loan repayments received	1,610,000.00	2,012,500.00	2,415,000.00	3,018,750.00	3,773,437.50
Short Term Borrowing	200,000.00	250,000.00	300,000.00	350,000.00	400,000.00
Total Sources	1,835,549.43	2,284,049.43	2,757,029.43	3,369,785.83	4,166,992.48
Uses of Cash					
Loan Disbursement	1,400,000.00	1,736,000.00	2,152,640.00	2,669,273.60	3,309,899.26

Less Total Expenses	164,000.00	193,520.00	228,353.60	269,457.25	336,821.56
Payment of Loan + Interest	250,000.00	312,500.00	375,000.00	437,500.00	500,000.00
Total Uses	1,814,000.00	2,242,020.00	2,755,993.60	3,376,230.85	4,146,720.82
Net Cash Flow	21,549.43	42,029.43	1,035.83	(6,445.02)	20,271.66

Projected Balance Sheet

Year	2012	2013	2014	2015	2016
Non-Current Assets	52,256.00	54,868.80	57,612.24	60,492.85	63,517.49
Current Assets					
Stocks	-				
Debtors	10,000.00	8,000.00	6,000.00	4,000.00	2,000.00
Prepayments					
Loans	1,104,000.00	1,324,800.00	1,589,760.00	1,907,712.00	2,289,254.40
Bank and Cash Balance	36,000.00	32,000.00	40,000.00	41,000.00	48,000.00
Total Current Assets	1,202,256.00	1,364,800.00	1,635,760.00	1,952,712.00	2,339,254.40
Total Assets	1,254,512.00	1,419,668.80	1,693,372.24	2,013,204.85	2,402,771.89
Current Liabilities					
Cash Collateral	65,000.00	70,000.00	75,000.00	80,000.00	85,000.00
Creditors	200,000.00	300,000.00	400,000.00	500,000.00	500,000.00
Total Liabilities	265,000.00	370,000.00	475,000.00	580,000.00	585,000.00
Total Assets Less Total Liabilities	265,000.00	370,000.00	475,000.00	580,000.00	585,000.00
Accumulated Fund	389,000.00	389,000.00	389,000.00	389,000.00	389,000.00
Loan Interest Fund	573,808.00	713,808.00	888,808.00	1,098,808.00	1,350,808.00
Total Equity	962,808.00	1,102,808.00	1,277,808.00	1,487,808.00	1,739,808.00

7. Results-based management

Fundamental effectiveness and competitiveness operating objective.

8. Effectiveness/results

Same.

9. Coordination

Collaborates with other organizations in the field. Utilize radio to disseminate best practices, activities and services and integrate technical specialists such as agricultural officers. Best method due to vastness of region.

SP FNGO includes community members in the design and implementation monitoring and evaluation of their activities. The FNGO community considers each other as competitors with little collaboration.

10. Capacity development needs

Capacity Training

- Human resource processes and management
- Delinquent loan management and early detection systems on how to mitigate loan delinquency/defaults.
- Field Officer training in service areas

Technology

- Upgrade computer technology
- Electronic loan tracking system and training
- Computers need to be networked

Strategies

- Development of Outreach Strategy
- Overhead budget is too small to support expansion of the business. Evaluation and development of resource strategy for addressing overhead issues to align with project activities critical.

SWOT Analysis

Strengths <ul style="list-style-type: none">• Well experience credit Officers• Experience Board of Directors• Good knowledge of the terrain• Well developed organizational Structure	Threats <ul style="list-style-type: none">• Demand and supply of credit mismatch• Decaying effectiveness of group guarantee• Pressure from the Government to reduce interest rates
Weakness <ul style="list-style-type: none">• Poor documentation by credit officers• Inadequate funds for on lending• Fraud at field operation• Lack of training for field staff• Insufficient overhead budget	Opportunities <ul style="list-style-type: none">• Flexible regulatory frame work• Relatively stable inflation• Huge population beneath poverty line• Stable economy• Friendly regulatory system

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- Strategic Plan

FtF Assessment-- Simili Pong Microfinance Credit Scheme

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3rd party impact evaluations conducted.

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Creditors	200,000.00	300,000.00	400,000.00	500,000.00	500,000.00
Total Liabilities	265,000.00	370,000.00	475,000.00	580,000.00	585,000.00
Total Assets Less Total Liabilities	265,000.00	370,000.00	475,000.00	580,000.00	585,000.00
Accumulated Fund	389,000.00	389,000.00	389,000.00	389,000.00	389,000.00
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Total Equity	962,808.00	1,102,808.00	1,277,808.00	1,487,808.00	1,739,808.00

7. Results-based management

Fundamental effectiveness and competitiveness operating objective.

8. Effectiveness/results

Same.

9. Coordination

Collaborates with other organizations in the field. Utilize radio to disseminate best practices, activities and services and integrate technical specialists such as agricultural officers. Best method due to vastness of region.

SP FNGO includes community members in the design and implementation monitoring and evaluation of their activities. The FNGO community considers each other as competitors with little collaboration.

10. Capacity development needs

Capacity Training

- Human resource processes and management
- Delinquent loan management and early detection systems on how to mitigate loan delinquency/defaults.
- Field Officer training in service areas

Technology

- Upgrade computer technology
- Electronic loan tracking system and training
- Computers need to be networked

Strategies

- Development of Outreach Strategy
- Overhead budget is too small to support expansion of the business. Evaluation and development of resource strategy for addressing overhead issues to align with project activities critical.

SWOT Analysis

Strengths <ul style="list-style-type: none"> • Well experience credit Officers • Experience Board of Directors • Good knowledge of the terrain • Well developed organizational Structure 	Threats <ul style="list-style-type: none"> • Demand and supply of credit mismatch • Decaying effectiveness of group guarantee • Pressure from the Government to reduce interest rates
Weakness <ul style="list-style-type: none"> • Poor documentation by credit officers • Inadequate funds for on lending • Fraud at field operation • Lack of training for field staff • Insufficient overhead budget 	Opportunities <ul style="list-style-type: none"> • Flexible regulatory frame work • Relatively stable inflation • Huge population beneath poverty line • Stable economy • Friendly regulatory system

DOCUMENTS RECEIVED

- Strategic Plan

FtF Assessment-- Savannah Integrated Rural Development Aid

Organizational Profile and Overview

Institution:	Savannah Integrated Rural Development Aid (SIRDA)
Legal status:	Registered Local NGO Company
Date:	January 16 th 2012
Interviewer:	Duke Burruss, Africa LEAD
Persons interviewed:	Alima Sagito Saeed, Executive Director
Home office location:	Tamale
Type of services offered:	Information, training, financial support, extension services, community mobilization and sensitization services.
Year established:	Registered 2001 and received first outside funding in 2005 (Ghana Aids Commission)

Mandate:

Mission

Dedicated, committed, diversified, passionate and collaborative team working to reduce poverty in poor and peri-urban communities by providing skills, information, training, financial support, extension services, community mobilization and sensitization. This will be achieved by being transparent, accountable, flexible but focused, dedicated to the welfare of the staff and client and good environmental practices.

Core Values

The organization actions are guided with the following values:

- Respect for the dignity of every human being and the diversity of opinions
- Integrity, transparency and accountability
- Commitment to excellence in service delivery
- Partnership and collaboration
- Initiative, creativity and innovation
- Confidentiality
- Passionate about the mission and vision
- Team spirit and people focus

Focus

In fulfilling the vision and mission above, SIRDA focuses on the following programs:

- Food security and agribusiness including microcredit services
- Mobilization for Rural Water, hygiene and sanitation services
- Education and training
- Health promotion and HIV/AIDs

- Governance and human rights
- Women and youth empowerment
- Environmental Resource management
- Human rights and good governance
- Peace promotion and social security

Target Beneficiaries

- Rural women and the girl-child
- Youth Development groups
- Organized farmers groups
- Organized enterprising women groups
- Children in and out of school
- Farmer based associations or groups
- Artisans
- Vulnerable groups (widows, orphans and children, people living with HIV/AIDs)

Role under FtF and how organization contributes to objectives/outputs of FtF:

Food security and agribusiness including micro credit services

Overview of Institution (Where does it work, basic organizational structure how many staff):

SIRDA's operation cuts across the three Northern regions of Ghana in the long term. Headquarters is in Tamale in the Northern region and having activities in:

- Nanumba North
- Nanumba South
- Zabzugu-Tatali
- Kpandai
- Tolon-Kumbungu
- Yendi Municipality
- Tamale Metropolis
- West Gonja District

7 full time staff and about 30 technical volunteers per year. Permanent staff includes accountant, water and sanitation specialist, an agricultural engineer and an agricultural technologist to design and implement training on agribusiness including post harvest, processing and storage and 2 field officers.

Training and resource centre in place for training groups and beneficiaries.

SIRDA owns its office and has a savings account where it provides microfinance services.

SIRDA is an activity based service provider working directly with communities. Example, Techno Serve goes into the communities, starts a program and then hands over to SIRDA for longer-term intervention and sustainability. SIRDA expands the program and service areas as it evolves. SIRDA works in partnership with District Extension in the delivery of services.

Organizational size and structure right fit for what they are doing now/workload. However, the demand for services from new communities desiring SIRDA's services is quite high, but outstrips their resource base (staff and funding) to provide.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

SIRD's funding is primarily activity based. Implementing entities approach SIRDA to implement key activities/tasks with defined deliverables and timelines based on a defined budget.

SIRDA has developed and maintained a small amount of capital that it uses to microfinance targeted activities. SIRDA provides upfront credit for tractor services that started 3 years ago using its savings. Recovery averages about 92%. Some of those that default for good reasons will make up for previous loan default the following year or years. The microcredit fund has not grown as expected due to

Currency inflation issues and others.

Fund size of the micro credit scheme is about 120,000 Ghana cedis for clients of over 1,500.

Overhead budget is small to pay staff well and expand the business to meet growing demand for services.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

SIRDA has an 11 member Board of Directors. The Executive Director serves as the Executive Secretary to the Board.

2. Management systems

29. HRD

There are no human resource procedures in place. Key staff positions are filled based on their ability to meet the requirements of a job description. There is an initial 6 month probation followed by one year contract for service subject to renewal. Executive Director and employee develop annual work plan that serves as the basis for their performance review.

b. Financial

Accountant is a key full time position that is supported by a financial management plan with procedures in place. No 3rd party financial audits have been conducted to date.

c. Knowledge Management

No system in place. Project related deliverables and reporting provided to clients and maintained.

d. M & E

Part of the design of the project related activity to measure results.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Implementing entities approach SIRDA to implement key activities/tasks with defined deliverables and timelines based on a defined budget.

4. Accountability to partners

SIRDA's business model is to provide specific services to its partners in support of specific projects. Its sustainability is based on its performance in the delivery of high quality and timely services.

SIRDA has partnered with the following organizations:

- CWSA-Community Water and Sanitation Agency, Northern region
- NORST-Northern Region Small Town Water and Sanitation Project, Tamale
- Technoserve-Ghana
- SNV-The Netherlands Development Organization
- CIFS-Community Driven Initiative for Food Security
- EproBono International-USA
- Beneficiary District Assemblies
- Ghana Aids Commission

SIRDA is also a member of a number of networks in the Northern region like Agriculture, Health, Education and Micro finance.

5. Private sector integration

SIRDA links agribusinesses directly with the communities where they provide technical capacity building on best practices and provision of inputs.

The communities that SIRDA works in are very rural communities with few connections to the outside. SIRDA provides strategic information to support their decision making such as market information from market based surveys that they conduct.

6. Financing/sustainability of operations

SIRDA's model has proven to be sustainable because they know their resource/capacity limitations and manage their resources accordingly by providing the right service at the right time at the right price. They are very efficient and do not overextend themselves.

7. Results-based management

Activity based services business model.

8. Effectiveness/results

Results are limited due to their business model. They are an activity based versus program based where time invested is 3 months versus 3 years. This timeline is too short for participants to take ownership in the activity and results reflect investment.

9. Coordination

Networking is an important strategy that SIRDA is using in their implementation strategy. To this end, the organization works closely with Departments and institutions in and out of the district for specific and relevant programs. These include; the District Assemblies and its decentralized departments for general development planning: Agriculture Extension, District Health Management Team, District Health Insurance Team, National Commission For Civic Education, Ghana Education Service, Commission On Human Rights and Administrative Justice, Forestry Commission, etc. for the implementation of Districts Assemblies plans. Chiefs and Traditional authorities, organized groups and others are equally strong networking partners.

Communications

Media routinely prints their success stories, community word of mouth, workshops and partner review meetings. Communication strategy not in place and would be helpful.

9. Capacity development needs

Training

- Information documentation and management
- Culturally sensitive communication techniques in local language for the rural communities
- Design and implementation of performance monitoring plans
- Revised business strategy and marketing plan
- HR system with emphasis on performance appraisals
- Communication strategy

Technology

- Need good software to track programs and results

Mobilization

- Motor bikes for effective coordination and monitoring

Resources

- For establishing and supporting regional offices in Upper east region
- Operational costs limits staffing and regional offices
 - Overhead budget is too small to support expansion of the business. Continuity of programs—sustainability. Evaluation and development of resource strategy for addressing overhead issues to align with project activities critical.

SWOT Analysis

Internal	Strengths 1. Young, intelligent and passionate development staff 2. Excellent reputation in delivery of community based services 3. Good number of strong partners 4. Linkages to private sector	Weaknesses 1. Activity vs Project based business model 2. Communications 3. Marketing 4. 5.
External	Opportunities 1. Emphasis on food security 2. MoFA good partner and entry into communities 3. Increased demand for services at community and partner level	Threats 1. Climate change 2. Deforestation and NR degradation 3. Information flow in country between institutions and externally very weak. 4. Excellent institutions in place but not communicated

DOCUMENTS RECEIVED

Strategic Plan

FtF Assessment—UDS School of Agriculture

Organizational Profile and Overview

Institution:	UDS School of Agriculture
Legal status:	University
Date:	January 16 th 2012
Interviewer:	Duke Burruss, Africa LEAD
Persons interviewed:	Prof. Gabriel Ayum Teye, Dean, School of Agriculture
Home office location:	Tamale
Type of services offered:	University Undergraduate and Graduate Programs
Year established:	1992

Mandate:

Vision

The University is envisaged to be a Home of World Class Pro-Poor Scholarship. This is reflected in its motto: “Knowledge for Service” as well as its methodology of teaching, research and outreach programs.

Mission

The UDS seeks to achieve its vision by:

- Promoting equitable and socioeconomic transformation of communities through practically oriented, community based, problem solving, gender sensitive and interactive research, teaching, learning and outreach activities.
- Providing higher education to persons suitably qualified for and capable of benefiting from it.
- Positioning itself as a national asset in the facilitation of lifelong learning.
- Developing its information and communication technology infrastructure as the driving force for the education of more people, more rapidly and the improvement of efficiency and academic quality in order to advance community and national development.

Role under FtF and how organization contributes to objectives/outputs of FtF

Two Schools/Faculty that are in place at the Tamale campus:

1. Faculty of Agriculture (Approximately 1,600 students); and
2. Faculty of Renewable Natural Resources (Approximately 600 students)

New Agribusiness Program in its 3rd year (Approximately 300 students) with 15 to 20 faculty in place—want to build capacity to receive national accreditation as a full fledged Faculty.

Overview of Institution (Where does it work, basic organizational structure how many staff):

The university by its mandate and constituency has a pro-poor focus. This is reflected in its methodology of teaching, research and outreach services. The specific emphasis on practically-oriented research and field-based training is aimed at contributing towards poverty reduction in order to accelerate national development.

- Its location and multi campuses are spread out in rural northern Ghana where the incidence and depth of poverty is high.
- Its vision is pro-poor aimed at addressing the conditions and structural causes of poverty.
- The UDS has four (4) campuses, seven (7) Faculties, a Business School, one Medical School, one Graduate School and three (3) centers. Several programs are run at these places.
- The UDS also runs a community-technical interface program. This is a combination of the academic and community-based field practical work known as the Third Trimester Field Practical Program (TTFPP).
 - Students are required to go and live in a targeted rural community and design and implement a development based program over the course of their education. A group (team) of 10 students from different schools/sectors is aligned with the community and return each year until graduation where the relationships/mentorships are maintained. This experience provides essential on the ground experience and problem-solving. Graduates do well in job placement.
- More than 2,000 teaching staff
- Upper West Campus has over 16,000 students (Example)

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

- National Budget-- UDS
- Student Fees
- Sister Institutions—Canada, Germany and Denmark Institutions provide Support. New U.S. based institution supports research.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

Chancellor's and Vice Chancellor's Office.

2. Management systems

30. HRD

Human resource systems in place

b. Financial

Financial management systems in place.

c. Knowledge Management

d. M & E

Faculty of Planning and Land Management has an office of M&E with more than 6 staff where performance monitoring plans are designed and complemented by effective monitoring. For partner related work, M&E is part of the design of the project related activity to measure results.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

New Schools/Faculty are demand driven where demand currently outstrips ability to deliver by a large margin.

4. Accountability to partners

Strong partners:

- University of Ghana
- KNUST
- Global Sister Institutions
- MoFA
- GTZ, DFID, SARI, and NGOs
- Alliance France Development—Rice Sector Support Project
- AGRA— College conducting train the trainer program in soil fertility management

5. Private sector integration

Organize free workshops/courses for the private sector on specific issues demanded by the industry. Examples include financial management, recordkeeping, agricultural best practices and natural resource management.

6. Financing/sustainability of operations

UDS system has grown considerably since its inception in 1992 and continues to grow.

7. Results-based management

8. Effectiveness/results

9. Coordination

9. Capacity development needs

Agribusiness Program

Agribusiness Program has 3 Departments:

1. Agribusiness and Finance Studies
2. Extension, Rural Sociology and Gender Studies
3. Agricultural Resource Studies

For Agribusiness School/Faculty accreditation, 5 Departments need to be in place. Two additional Departments in the planning phase include:

1. Food Security and Climate Change Studies
2. Innovation Communication Studies—currently have graduate (MS and PhD) Degree Programs in place. Will be downgraded to undergraduate program to accommodate the accreditation.

The quality of the teaching staff (have numerical strength) needs to be upgraded; and the necessary space/facilities need to be provided for the accreditation as well. The faculty are young, just need the experience and PhD status.

Resource Constraints

Demand for education had out-stripped resource capacity to deliver quality educational programs. UDS leadership mandated policy to down-size classes from 500 to 120 students.

Professors are tasked with teaching, research and extension. Resources are not available through MoFA to conduct the necessary demand driven research in support of agriculture.

Large Region/Access

Transportation to and from the campuses can be a major issue along with flooding during the rainy season. Classrooms are fully equipped with latest technology, laptops and projectors in place. Need to provide access to “*distant learning*” ability and techniques.

15. SWOT Analysis

Internal	<p>Strengths</p> <ol style="list-style-type: none"> 1. Strong organizational capacity and faculty 2. Excellent reputation 3. Good number of strong partners 	<p>Weaknesses</p> <ol style="list-style-type: none"> 1. Lack of Resources 2. 3.
External	<p>Opportunities</p> <ol style="list-style-type: none"> 1. New Faculty of Agribusiness 2. Increased demand for services at community and partner level 	<p>Threats</p> <ol style="list-style-type: none"> 1. Adoption of technology 2. Deforestation and NR degradation 3. Land tenure 4. Governments lack of commitment to R&D

DOCUMENTS RECEIVED

FtF Assessment— WIAD-MoFA

Organizational Profile and Overview

Institution: WIAD
Legal status:
Date: January 16th 2012
Interviewer: Duke Burruss Africa LEAD
Persons interviewed: Bridget Parwar, Regional WIAD Officer, Northern Region
Pamela Sandoh, Assistant

Home office location: Tamale
Type of services offered:
Year established:

Mandate:

Vision

To improve lives and working conditions of rural households and other women in terms of increase in income, improved nutritional status and health.

Mission

To assist rural households and other women in the agricultural sector to improve their standard of living through improved agricultural practices.

Objectives

To improve access of women and other target groups to information, improved agricultural and post production practices for adoption, facilitating their access to resources towards an increase in production, incomes, improved nutrition, health and food security on environmentally sustainable basis.

Program Areas

- Food based nutrition program
- Food production
- Food processing, preservation, storage and utilization
- Resource management on the farm and at home
- Food hygiene and safety

ACTIVITIES

- Extend modern methods of farming to farmers aimed at ensuring household food security and increase income.
- Assist farmer's process and utilize their farm produce, example soya beans, leafy vegetables.
- Teach farmers to grow and eat more fruits and vegetables.
- Sensitize farmers on good hygienic practices.
- Teach farmers how to combine the three food groups in preparing household meals.
- Facilitate in training women farmers in income generating activities such as soya kebab preparation, soya milk, improved rice parboiling and laundry soap making.

Role under FtF and how organization contributes to objectives/outputs of FtF:

- Improved nutrition and food security and improved management of food resources.
- Plant fruits and vegetables around house. Production areas/farms tend to be far away.

Overview of Institution (Where does it work, basic organizational structure how many staff):

One WIAD Regional Officer and Assistant manage and coordinate program activities in the North. Policy direction and budget support comes from the WIAD Directorate at MoFA in Accra. Budget passes through and approved) and resource (office and staff) allocation come from the Regional MoFA Director.

There is 1 WIAD officer in each of the 20 Districts. At any one time, there are approximately 45 women extension volunteers working in these Districts. Activities are coordinated with the MoFA District Extension officers and Ghana Health Services.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Funds come from the MoFA WIAD national budget and are uniform across board. Operating budget is insufficient, but must work with what they have.

Ghana Health Services, SRI, World Vision, and others work directly with communities and conduct demonstrations where they coordinate and piggy back on their activities. Increases operating efficiency and delivery.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

I. Leadership:

WIAD Directorate in MoFA in Accra and Regional Director of MoFA. Policy direction and budget support comes from the WIAD Directorate at MoFA in Accra. Budget passes through and approved) and resource (office and staff) allocation come from the Regional MoFA Director.

2. Management systems

a. HRD

National HR system. Regional WIAD Officer has been briefed on roles, but has never seen job description. Annual performance reviews conducted.

b. Financial

Financial system in place. WIAD regional budget allocated from Directorate in Accra and managed by Regional MoFA Director (gives approvals). Regional WIAD Officer presents activity based budgets and targets that are presented to Regional Director for approval. Recordkeeping-- Activity budget expenditures submitted as part of Ministries Departments and Agency Report.

c. Knowledge Management

Not available. Only project reports in place.

d. M & E

Two years ago the WIAD regional office did not conduct any capacity building exercises, but concentrated on monitoring MoFA's block farm initiative. Otherwise, not part of program.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Activities must have a minimum of 60 participants and a maximum of 100. Activity based proposals are developed and submitted to Regional Director for funding. Funding is not tied to targets, but they try in earnest to maximize use.

4. Accountability to partners

Regional WIAD Officer collaborates extensively with partners. They routinely meet and come up with one collaborative document. Ghana Health Services, SRI, World Vision, and others work directly with communities and conduct demonstrations where they coordinate and piggy back on their activities. Increases operating efficiency and delivery.

5. Private sector integration

They work with women rice and shea butter and fruit/vegetable processors. Focus on quality control and food safety best practices.

6. Financing/sustainability of operations

National system and priority.

7. Results-based management

Activity based management.

8. Effectiveness/results

Activity based management.

9. Coordination

Coordination is managed through annual meetings, and district level meetings throughout the year. Mobile phones and hard copy documents are the most prevalent means of communication. Internet capacity at District Director level and they relay messages/information to WIAD officers.

9. Capacity development needs

Regional WIAD Officer has been briefed on roles, but has never seen job description.

Communication strategy needed for District level offices.

Funds come from the MoFA WIAD national budget and are uniform across board. Not allocated based on need.

Transport is an issue. Motor bikes are old and not that reliable to reach the outlying Districts. In these instances, they rent new bikes for these areas.

Disbursement of funds to the Districts for fuel is year round, where approximately 6 months is during the rainy season where roads are impassable. The budget sits in District coffers and becomes opportunistic for other expenditures. The distribution of fuel funds would be better utilized during the dry season where development efforts could be concentrated.

Some WIAD District Officers are males which can impact communications, service delivery and impact of activity objectives.

Training

- WIAD officers need refresher training in subject matter.
- District Assemblies and Officers need training in gender responsive budgeting. The District Assembly needs to be gender aware/gender responsive.
- Training on emerging issues and technology

SWOT Analysis

Internal	Strengths <ol style="list-style-type: none">1. 45 women extension volunteers that have been trained and work in targeted Districts2. 1 WIAD officer in each District (20)3. Good number of collaborative partners4.	Weaknesses <ol style="list-style-type: none">1. Insufficient Budget2. Lack of Job Descriptions3. District level communications4. Logistics5.
External	Opportunities <ol style="list-style-type: none">1. Priority within the Ministry at National Level2. Donor gender awareness and program integration3. Increased attention and focus	Threats <ol style="list-style-type: none">1. Gender integration at the District level2. Gender integration within the FBOs3.

DOCUMENTS RECEIVED

Strategy Paper and Shared Activity Budget

MoFA WIAD Northern Region Webpage

FtF Assessment—Wumpini Agro Chemicals

Organizational Profile and Overview

Institution:	Wumpini Agro Chemicals
Legal status:	2003 Registered Enterprise
Date:	January 16 th 2012
Interviewer:	Duke Burruss, Africa LEAD
Persons interviewed:	Issahaku Wumpini, Managing Director
Home office location:	Tamale
Type of services offered:	Agricultural Inputs—Seed, fertilizer, pesticides and equipment
Year established:	1999

Mandate:

Provide quality inputs in a timely manner at competitive prices.

Role under FtF and how organization contributes to objectives/outputs of FtF

Agribusiness that supports improved productivity through access to quality inputs.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Started business in 1999 on a table-top that graduated into a kiosk that graduated into wholesale distributor and retail outlets. Wumpini has own warehouse facility and helped incubate and sells to 800 retailers throughout the North. Established own retail outlets in 8 underserved districts.

2011 first year acquired bank loan to expand his footprint—8 retail outlets in underserved areas. Self financed to this point.

Registered own product—non selective herbicide Glyphosate.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

For profit business where revenue stream is based solely on goods and services.

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Owner/operator very strong and grew the business to what it is today.

2. Management systems

3.1. HRD

Job descriptions in place with annual performance reviews. Have 20 employees that include accountant and warehouse manager. For field officers, hires people from the areas that they serve.

b. Financial

Have financial management software (Quick Books 7) in place to manage supply chain and inventory, pricing, and large number of retail buyer orders. System also maintains historical data on suppliers and retail buyers.

c. Knowledge Management

Inventory and financial management system in place

d. M & E

Satisfied customers

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

Demand driven enterprise.

4. Accountability to partners

Competitively priced demand driven quality products.

5. Private sector integration

Wholesale distributor to 800 input retailers in the North.

6. Financing/sustainability of operations

Growth of business and demand for products continues to grow.

7. Results-based management,

For profit business.

8. Effectiveness/results

For profit business.

9. Coordination

Suppliers provide free workshops on agricultural best practices with agronomists. The agronomists conduct field demonstrations prior to planting and then return during the growing season to follow-up. Once farmers see the results first hand, they understand the value in his products.

10. Capacity development needs

Suppliers

Local suppliers are unreliable in the delivery of timely quality product.

Also, IFDC is now taking the larger wholesalers directly to the FBOs.

Friend introduced a major wholesale supplier out of Shanghai, Green Shelves. He went to Shanghai and met with the company and did a trial run last year. Quality product at competitive process. International supplier wants 50% down and 50% 60 days after delivery.

Capacity needs-- develop relationship with a commercial bank to finance inputs.

Credit

Credit is the biggest issue. There is a lot of turnover in the 800 retailers. The retailers sell on credit and the farmers default. The retailers in turn, have trouble paying him. Bust as entrepreneurs they do their best.

Biggest problem is with NGOs. They provide subsidized inputs and have credit schemes in place themselves in the provision of inputs.

For example, he did business with the NRGp/MoFA based on trust in 2009 and extended 78,000 GHC worth of credit in inputs. To date, have not been paid a penny of what was borrowed. He has initiated court proceedings. Provided the Ghana Seed Growers Association 30,000 GHC plus worth of inputs. They have closed up their office and are nowhere to be found.

However, there are some strong groups to work with—CARE and ACDP for example.

Based on his experience, has established a thorough application process with signatures for credit.

Capacity training need-- Credit counseling for staff

Farmer Groups

FBOs are very weak and they are constantly coming and going to access large number of projects. Groups have to be in place for a long time before he will do business with them on a credit basis.

SWOT Analysis

Internal	Strengths 1. Strong core business 2. Strong entrepreneur 3. Wholesale distribution to 800 retailers 4. Electronic financial and inventory management system	Weaknesses 1. Suppliers going direct through IFDC 2. Too much “trust” in credit dealings especially with Ministry and NGOs 3.
External	Opportunities 20. Expanded production base and productivity 21. Organic based fertilizers	Threats 1. Deforestation and NR degradation 2. Credit, Credit and Credit 3. Very weak FBOs—project driven

DOCUMENTS RECEIVED

FtF Assessment—THE ASSOCIATION OF CHURCH-BASED DEVELOPMENT NGOs (ACDEP)

B. Organizational Profile and Overview

Institution:	Association of Church-based Development NGOs (ACDEP)
Legal status:	Not-for-Profit
Date:	January 9 th 2012
Interviewer:	Duke Burruss and Dr. Kwesi Opoku-Debrah, Africa LEAD
Persons interviewed:	Mr Malex Alebikiya
	P.O. Box 1411, Gumani Road, Tamale, Ghana
Office location:	Tamale
Type of services offered:	
Year established:	July 1998

Mandate:

“Sustainable socio-economic development of the people in Northern Ghana through an effective network of church – based institutions and other relevant partners.”

The main objective of ACDEP is, via the Secretariat, to provide a collective platform for the participation of churches in this socio-economic development across a full range of services including Agriculture, Health, Enterprise Development, Gender and Inclusion.

Role under FtF and how organization contributes to objectives/outputs of FtF:

The primary focus of ACDEP is the socio-economic development of Northern Ghana as a whole and the rural poor in particular. CADEP's role under the FtF is in the fields of Agricultural productivity, Value chains and Market Access. CADEP works with rural communities to improve livelihoods, household food security, good health and poverty reduction in northern Ghana.

Overview of Institution (Where does it work, basic organizational structure how many staff):

The Association of Church-based Development NGOs (ACDEP) is a network of over 40, largely, but not only, church sponsored development NGOs in Northern Ghana. The Development Secretariat of the network is located in Tamale, the capital of the Northern Region. Our primary focus is the socio-economic development of Northern Ghana as a whole and the rural poor in particular. The NGOs are engaged in the fields of Agricultural Development, Micro-finance, Primary Health Care, HIV/AIDS, Water and Sanitation, Rural enterprise development for women's groups and Value chains / Market Access. Through these programmes, ACDEP works with rural communities to improve livelihoods, household food security, good health and poverty reduction in northern Ghana.

As a development agency ACDEP's development philosophy is guided by the principles of sustainable human, social and economic development. Development must be equitable, gender sensitive, environmentally friendly, culturally respectful, and socially just. We believe that development is about emancipation, empowerment, awareness raising, capacity building, development of the people by the people, and providing opportunities for socio-economic improvement. We believe in the power of the people to make the desired changes in their lives. Development is about improving or building on what people have and creating the awareness and opportunity for self growth. Development is about economic emancipation, equity, justice and peace.

ACDEP Secretariat is the nerve centre of all activities and implements programs through local church-based NGOs that are mainly located in rural communities. It is a reference point for information generation and knowledge sharing for the network, government agencies, and NGOs involved in similar development fields.

The Secretariat is also responsible for facilitating development programmes and capacity building for all the NGOs in the network and establishing linkages between the NGOs and resource institutions and individuals.

ACDEP's network of faith-based Christian NGOs in the north are independent and run their own programs. Examples of these Christian NGOs with stations are as follows:

Upper East: NGO Stations in Garu, Sandema managed by the Presbyterians

Upper West/East: Catholics managed stations

Eastern Corridor: Stations managed by the EP Church

ACDEP is both a coordinating and facilitating agency. It has embarked upon nurturing entities into profitability. SMFC is one that has been set up and is being nurtured into profitability. ACDEP Financial is the next one that had just been set up to provide micro finance to her NGO members and to be nurtured into profitability.

Started in the 70's it is area specific. It develops capacity in areas where ACDEP members are historically located. It has a headquarters in Tamale with 2 regional offices in Upper East and Upper West respectively.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Relies heavily on donors for funding. It does not raise funds locally. Major donors are ECHO, ICCO and CORDAID.

For Food security, major donors is CHF

For Agricultural Value chain, donors are EU (small producers), USAID (Advance), IFAD (maize, sorghum and soya). CordAid is funding health programs

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Has Executive Committee composed of nominees from each church member. Executive committee usually appoints a staff member to head the organization. Board meets three times per year and members communicate freely in the interim in support of key decisions.

2. Management systems

32. HRD

Has a staff of 40 majority of which are project staff. Key staff positions are filled based on their ability to meet the requirements of a job description.

b. Financial

Has a fairly strong financial Unit with systems and procedures in place. Provides financial reports to donors.

c. Knowledge Management

System in place.

d. M & E

As part of donor requirement, M&E is included in all project proposals and reported to meet donor requirements.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

System is in place. Has active website with program areas.

4. Accountability to partners

Have strong partners with proven results. Provides financial reports to partners.

5. Private sector integration

Agricultural value chains are private sector based. ACDEP act as facilitators only. Integrates with buyers and input providers.

6. Financing/sustainability of operations

Sustainable model. Multiple donors exist. Aware of donor trend. Need for local NGOs will continue to exist. Ability to continue to exist will depend on quality of work and the ability for NGOs to deliver to members. Thinking of fee for service idea.

7. Results-based management

Core business theme.

8. Effectiveness/results

Core business theme. Field officers serve as links among farmers, banks etc etc.

9. Coordination

Imperative to communicate and coordinate with member associations.

10. Capacity development needs

Technology

Need software for microcredit. Technology gaps need to be closed to help information flow.

Training

Fundraising to build sustainability.

SWOT Analysis

Inter nal	Strengths	Weaknesses
	Opportunities	Threats

DOCUMENTS RECEIVED

Referred to ACDEP website.

FtF Assessment—ECUMENICAL ASSOCIATION FOR SUSTAINABLE AGRICULTURAL AND RURAL DEVELOPMENT (ECASARD)

Organizational Profile and Overview

Institution: Ecumenical Association for Sustainable Agricultural and Rural Development (ECASARD).
Legal status: Church based NGO
Date: December 23, 2011
Interviewer: Dr. Kwesi Opoku-Debrah, Agricultural Specialist, DAI/Africa LEAD
Persons interviewed: Dr King David Amoah, National Coordinator

P.O. Box IMD 772, Madina, Accra

www.ecasard.org

Office location: Accra
Type of services offered:
Year established: July 1991

Mandate:

Mission statement

ECASARD network seeks to reinforce and enhance the effort of its member organizations in SARD activities through gender sensitive networking, capacity building and advocacy in collaboration with other stakeholders

GOALS AND OBJECTIVES:

Our ultimate goal is to enhance increased food production and reduce rural poverty by promoting technologies that are economically viable, socially just and, cultural accepted and ecologically sound.

Objectives:

To enhance capacity of members to adopt participatory approaches and promote SARD technologies and income generating activities

To promote co-operation and partnership between members and other stakeholders.

To promote scaling-up of successful experience in SARD by advocacy for favorable framework conditions.

To facilitate the development of ECASARD into a democratic and decentralized organization

Role under FtF and how organization contributes to objectives/outputs of FtF:

The primary focus of ECASARD is the socio-economic development of Ghana as a whole and the rural poor in particular. ECASARD's role under the FtF is in the fields of Agricultural productivity, Value chains and Market Access. CADEP works with rural communities to improve livelihoods, household food security, good health and poverty reduction in Ghana.

Overview of Institution (Where does it work, basic organizational structure how many staff):

Ecumenical Association for Sustainable Agriculture and Rural Development (ECASARD) is a decentralized network established in 1991 and operates in 7 regions of southern and Middle Ghana (Brong-Ahafo, Ashanti, Volta, Western, Central, Eastern Region and Greater Accra). Established by Christian Council, Ghana and Catholic Bishop Conference. It is a non-governmental, non-political and non profit making organization registered with both the Registrar-General and the Department of Social Welfare with registration number D.S.W. /900(Government of Ghana).

Membership:

Our 163 members consist of NGOs (both church and non-church) as well as well-defined CBOs (Community Based Org.) and FBO's (Farmer Based) who wish to promote sustainable agriculture and rural development. Interested Organizations pay annual dues as follows: NGOs-Gh 20/ year, CBOs- GH 10/ year & FBOs-Gh 8/year. Application forms for membership are available at our regional officers.

ECASARD is NOT open to individuals.

ECASARD does NOT restrain its members from joining other associations or networks and will NOT substitute its programmes of activities for that of its members. It is NOT a donor agency. But may link members to donors where appropriate

ECASARD is a loose umbrella network. We do not substitute development programmes of our members which shall be done at the lowest possible level (subsidiary). We facilitate contacts and connect members, but they are responsible for further implementation.

ECASARD is an ecumenical organization providing services on the basis of social teaching of the Christian doctrines.

Fields of activities:

- Encouragement for farmers establish and strengthen commodity based organizations
- Promoting of food security by providing training in organic farming, introduction of off-farm activities, reduction of post-harvest- losses and other appropriate technologies
- Advocacy policy making and lobbying by small scale producers
- Capacity building leadership training, documentation, micro-finance

Farmers Organizations

ECASARD facilitates the building of community based civil society organizations and empowers them through development, education and leadership. This is the foundation for political, social and economic action to improve small scale farmers' livelihoods.

Its supports and facilitates the establishment of commodity based farmers' Organizations in the 7 regions.

Organization and Administration

Each operation region has an elected executive committee (REC) and one coordinator on voluntary basis. The NEC is elected by the bi-annual AGM and has to supervise and direct the activities of the NATIONAL SECRETARIAT in charge of implementing programmes and administration. 10 Permanent staff includes 2 programme officers and coordinator and his counterpart.

ECASARD's National Resource Group (NRG) comprises selected members with expertise in various fields. They give advice and technical support to the National Secretariat.

Our main funding partners are 2 development organizations of German Evangelical (EED) and Catholic Churches (MISEREOR). We co-operate with governmental bodies and many national and international networks and organizations e.g. CARE int, SNV, Heifer int, GTZ, ECLOF, IFAP, and IFDC-MISTOWA. With whom we share information, resources and expertise to promote sustainable agriculture and rural development.

Funding Profile (a) overall budget; b) donor support; c) financing mechanisms (how does it receive funds – direct budget contribution, trust funds, basket funding, other):

Relies heavily on donors for funding.

Donors are:

CORDAID

MISEORI

EED

AGRICORD Belgium

Capacity Functions – for Analysis (analyze in terms of findings; use framework guide; use objective data to the extent possible):

1. Leadership:

Has 3-member Board and a 5-member management team.

2. Management systems

33. HRD

34.

b. Financial

Has a fairly strong financial Unit with systems and procedures in place. Provides financial reports to donors.

c. Knowledge Management

System in place.

d. M & E

As part of donor requirement, M&E is included in all project proposals and reported to meet donor requirements.

3. Program/project design

Priorities are established based on cost benefit analysis and identification of options

System is in place. Has active website with program areas.

4. Accountability to partners

Have strong partners with proven results. Provides financial reports to partners.

5. Private sector integration

Agricultural value chains are private sector based. ACDEP act as facilitators only. Integrates with buyers and input providers.

6. Financing/sustainability of operations

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7. Results-based management

Core business theme.

8. Effectiveness/results

Core business theme. Field officers serve as links among farmers, banks etc etc.

9. Coordination

Imperative to communicate and coordinate with member associations.

10. Capacity development needs

Technology

Improve website.

Training

Leadership training

Group dynamics

Sensitization of national and international agricultural policies

Advocacy and lobbying skills

MARKETS

Needs market linkages for members to access regional and local markets.

SERVICES

Tractor services with appropriate equipment and implements

SWOT Analysis

	Strengths I. Office space	Weaknesses I. Overburdened staff
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	<ol style="list-style-type: none"> 2. Qualified staff 3. Enthusiasm of members 4. Donor support 5. Well known and respected 	<ol style="list-style-type: none"> 2. Delayed reports from regions 3. Too much reliance on volunteers at regional levels 4. Regional Coordinator's position is part-time
er nal	<p>Opportunities</p> <p>I outside organizations ready to help</p>	<p>Threats</p> <ol style="list-style-type: none"> I. Increasing number of organizations competing for the same resources

DOCUMENTS RECEIVED

Received email documents about ECASARD.